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ANNUAL REPORT

OF THE

Insurance Department

OF MONTANA

(State Auditor's Office)

For the Year Ending December 31, 1914

*Showing Business Written, Premiums Received, Losses Incurred and
Paid by Life, Fire and Miscellaneous Insurance Companies
and Fraternal Societies Authorized to Transact
Business during such period and other
data in connection therewith.*

INDEPENDENT PUBLISHING CO.
HELENA, MONTANA





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STATE AUDITOR'S OFFICE

INSURANCE DEPARTMENT

Helena, Montana, April 10, 1915.

Hon. S. V. Stewart,
Governor of Montana,
Helena.

Sir:—

I have the honor to submit herewith the annual report of the insurance department of the State of Montana for the year ending December 31, 1914, which includes the business written, premiums received, losses incurred and losses paid, by fire, life and miscellaneous companies, including surety companies doing a bonding business, and fraternal societies, authorized to transact business in this state, compiled from the annual statements of said companies filed with this department according to law, showing their condition as of December 31, 1914; also tables showing paid up capital of all stock companies, assets and liabilities, surplus over all liabilities and surplus to policy holders, and other data, the figures of which have been taken, as well, from the annual statements filed in this office by the different companies, and a recapitulation and brief summary of all business transacted by licensed companies.

Respectfully,

A handwritten signature in dark ink, appearing to read "Wm Keating". The signature is fluid and cursive, with a long horizontal stroke extending from the end.

State Auditor and Commissioner
of Insurance, Ex-Officio.

COMPANIES ADMITTED.

The following companies were admitted by this Department during the period extending from March 31, 1914, to April 1, 1915:

Fire and Reinsurance.

Anchor Fire Insurance Co., Des Moines, Iowa.
Citizens Fire Insurance Company, Charles Town, West Virginia.
County Fire Insurance Company, Philadelphia, Pennsylvania.
Globe Fire Insurance Company, Huron, South Dakota.
Hamburg Assurance Company (reinsurance), Hamburg, Germany.
Sterling Fire Insurance Company, Indianapolis, Indiana.

Mutuals.

Montana Mutual Fire Insurance Company, Helena, Mont.
Michigan Millers Mutual Fire Insurance Company, Lansing, Mich.
Millers National Insurance Company, Chicago, Ill.
Rural Mutual Fire Ins. Co. of Missoula County, Missoula, Montana.
Sheridan County Farmers Mutual Hail Ins. Co., Plentywood, Mont.

Life.

American Life Insurance Company, Des Moines, Iowa.
California State Life Insurance Company, Sacramento, Cal.
Capitol Life Insurance Company of Colorado, Denver, Colorado.
Central States Life Ins. Co., St. Louis, Mo.
Kansas City Life Ins. Co., Kansas City, Mo.
Security Mutual Life Ins. Co., Binghamton, New York.
State Life Insurance Company of Montana, Great Falls, Mont.

Miscellaneous.

Bankers Casualty Company, Minneapolis, Minn.
Des Moines Mutual Hail & Cyclone Insurance Association, Des Moines, Iowa.
National Casualty Company, Detroit, Mich.
Western Accident and Indemnity Co., Helena, Mont.
Western Life and Accident Ins. Co., Denver, Colo.

Fraternal Societies.

Brotherhood of All Railway Employees, Chicago, Ill.
National Croatian Society of U. S., Pittsburgh, Pa.
National Slovak Society of U. S., Pittsburgh, Pa.

COMPANIES WITHDRAWN.

The following companies withdrew from the state and ceased writing business during the year ending March 31, 1915:

Fire.

Anchor Fire Insurance Company, Des Moines, Iowa.
Citizens Fire Insurance Company, Charles Town, West Virginia.
(Reinsured in Niagara Fire Ins. Co.)

Life.

Aegis Life Insurance Company, Denver, Colo.
(Reinsured in Central States Life Ins. Co.)

Miscellaneous.

Des Moines Mutual Hail & Cyclone Ins. Assoc., Des Moines, Iowa.
United States Health & Accident Ins. Co., Saginaw, Michigan.
(Incorporated with Massachusetts Bonding & Insurance Co. of Boston.)
Union Health and Accident Ins. Co., Denver, Colo.

**THE FOLLOWING COMPANIES WERE AUTHORIZED TO TRANSACT
BUSINESS IN MONTANA AT THE DATE OF THIS REPORT:**

Fire.

Aachen & Munich Fire Insurance Co., Aix La Chapelle, Germany.
Aetna Insurance Co., Hartford, Conn.
Agricultural Insurance Co., Watertown, N. Y.
Alliance Insurance Co., Philadelphia, Pa.
American Central Insurance Co., St. Louis, Mo.
American Insurance Co., Newark, N. J.
Anglo-American Reinsurance Co., Chicago, Ill.
Atlas Assurance Co., Ltd., London, Eng.
British-America Assurance Co., Toronto, Canada.
Caledonian Insurance Co., Edinburgh, Scotland.
California Insurance Co., San Francisco, Cal.
Citizens' Insurance Co., St. Louis, Mo.
Commercial Union Assurance Co., Ltd., London, England.
Commercial Union Fire Insurance Co., New York, N. Y.
Commonwealth Insurance Co., New York, N. Y.
Concordia Fire Insurance Co., Milwaukee, Wis.
Connecticut Fire Insurance Co., Hartford, Conn.
Continental Insurance Co., New York, N. Y.
County Fire Insurance Co., Philadelphia, Pa.
Detroit Fire & Marine Insurance Co., Detroit, Mich.
Equitable Fire & Marine Insurance Co., Providence, R. I.
Fidelity-Phenix Fire Insurance Co., New York, N. Y.
Fire Association of Philadelphia, Philadelphia, Pa.
Fireman's Fund Insurance Co., San Francisco, Cal.
Firemen's Insurance Co., Newark, N. J.
First National Fire Insurance Co., Washington, D. C.
Franklin Fire Insurance Co., Philadelphia, Pa.
German Alliance Insurance Co., New York, N. Y.
German American Insurance Co., New York, N. Y.
Germania Fire Insurance Co., New York, N. Y.
Girard Fire & Marine Insurance Co., Philadelphia, Pa.
Glens Falls Insurance Co., Glens Falls, N. Y.
Globe Fire Insurance Co., Huron, S. D.
Hamburg-Bremen Fire Insurance Co., Hamburg, Germany.
Hanover Fire Insurance Co., New York, N. Y.
Hartford Fire Insurance Co., Hartford, Conn.
Home Fire Insurance Co., Salt Lake City, Utah.
Home Insurance Co., New York, N. Y.
Imperial Assurance Co., New York, N. Y.
Insurance Company of North America, Philadelphia, Pa.
Insurance Company of the State of Pennsylvania, Philadelphia, Pa.
Law Union & Rock Insurance Co., Ltd., London, England.

Liverpool & London & Globe Insurance Co., New York, N. Y.
Liverpool & London & Globe Insurance Co., Ltd., London, Eng.
London Assurance Corporation, London, England.
London & Lancashire Fire Insurance Co. Ltd., Liverpool, England.
Merchants' Fire Insurance Co., Denver, Colo.
Merchants' Fire Assurance Corporation, New York, N. Y.
Michigan Commercial Insurance Co., Lansing, Mich.
Michigan Fire & Marine Insurance Co., Detroit, Mich.
Michigan Millers' Mutual Fire Insurance Co., Lansing, Michigan.
Millers' National Insurance Co., Chicago, Ill. (Mutual).
Milwaukee Mechanics' Insurance Co., Milwaukee, Wis.
Minneapolis Fire & Marine Insurance Co., Minneapolis, Minn.
Montana Fire Insurance Co., Butte, Mont.
Mutual Fire Insurance Co. of Montana, Helena, Mont.
National Ben Franklin Fire Insurance Co., Pittsburg, Pa.
National Fire Insurance Co., Hartford, Conn.
National Union Fire Insurance Co., Pittsburg, Pa.
Newark Fire Insurance Co., Newark, N. J.
New Brunswick Fire Insurance Co., New Brunswick, N. J.
New Hampshire Fire Insurance Co., Manchester, N. H.
New Zealand Insurance Co., Ltd., Auckland, N. Z.
Niagara Fire Insurance Co., New York, N. Y.
North British & Mercantile Insurance Co., London and Edinburgh.
North River Insurance Co., New York, N. Y.
Northern Assurance Co., Ltd., London, England.
Northern Insurance Co., New York, N. Y.
Northwestern Fire & Marine Insurance Co., Minneapolis, Minn.
Northwestern National Insurance Co., Milwaukee, Wis.
Norwich Union Fire Insurance Society, Ltd., Norwich, England.
Orient Insurance Co., Hartford, Conn.
Palatine Insurance Co., Ltd., London, England.
Pennsylvania Fire Insurance Co., Philadelphia, Pa.
People's National Fire Insurance Co., Wilmington, Del.
Phoenix Assurance Co., Ltd., London, Eng.
Phoenix Insurance Co., Hartford, Conn.
Providence Washington Insurance Co., Providence, R. I.
Prussian National Insurance Co., Stettin, Germany.
Queen Insurance Co. of America, New York, N. Y.
Reliance Insurance Co., Philadelphia, Pa.
Rocky Mountain Fire Insurance Co., Great Falls, Mont.
Royal Exchange Assurance, London, England.
Royal Insurance Co., Ltd., Liverpool, England.
Scottish Union & National Insurance Co., Edinburgh, Scotland.
Security Insurance Co., New Haven, Conn.
Springfield Fire & Marine Insurance Co., Springfield, Mass.
St. Paul Fire & Marine Insurance Co., St. Paul, Minn.

Standard Fire Insurance Co., Hartford, Conn.
State Assurance Co., Ltd., Liverpool, England.
Sterling Fire Insurance Co., Indianapolis, Ind.
Sun Insurance Office, London, England.
Svea Insurance Co., Gothenburg, Sweden.
Twin City Fire Insurance Co., Minneapolis, Minn.
Union Assurance Society, Ltd., London, England.
Vulcan Fire Insurance Co., Oakland, Cal.
Westchester Fire Insurance Co., New York, N. Y.
Western Assurance Co., Toronto, Canada.
Williamsburg City Fire Insurance Co., New York, N. Y.
Yorkshire Insurance Co., Ltd., York, England.

Fire Reinsurance Companies.

Balkan National Fire Insurance Co., Sofia, Bulgaria.
Cologne Reinsurance Co., Cologne, Germany.
Fire Reassurance Co., Paris, France.
First Bulgarian Insurance Co., "Bulgaria," Rustchuk, Bulgaria.
First Reinsurance Co. of Hartford, Hartford, Conn.
First Russian Fire Insurance Co., Petrograd, Russia.
Frankona Reinsurance Co., Frankfort-on-the-Main, Germany.
Hamburg Assurance Co., Hamburg, Germany.
International Insurance Co., New York, N. Y.
International Reassurance Co., Ltd., Vienna, Austria.
Jakor Insurance Co., Moscow, Russia.
Moscow Fire Insurance Co., Moscow, Russia.
Minerva Retrocession & Reinsurance Co., Cologne, Germany.
Munich Reinsurance Co., Munich, Germany.
Northern Insurance Co., Moscow, Russia.
Paternelle Fire Insurance Co., Ltd., Paris, France.
Rossia Fire Insurance Co., Petrograd, Russia.
Russian Reinsurance Co., Petrograd, Russia.
Salamandra Insurance Co., Petrograd, Russia.
Second Russian Insurance Co., Petrograd, Russia.
Skandia Insurance Co., Stockholm, Sweden.
South German Reinsurance Co., Munich, Germany.
Swiss National Insurance Co., Basle, Switzerland.
Swiss Reinsurance Co., Zurich, Switzerland.
Union & Phenix Espanol Insurance Co., Madrid, Spain.
Warsaw Fire Insurance Co., Warsaw, Russia.

Domestic Mutual Fire, Hail and Lightning Companies.

(Organized and licensed under a special act and confining their business to the county in which they were organized, and adjacent counties; purely mutual in character.)

Cascade County Farmers' Mutual Insurance Co., Great Falls, Mont.

Farmers' Mutual Fire Insurance Co. of Sheridan County, Dagmar, Mont.

Farmers' Mutual Fire & Lightning Association of Fergus County, Lewistown, Mont.

Farmers' Mutual Fire & Lightning Insurance Co. of Wibaux, Fallon, Dawson, Custer and Richland Counties, Wibaux, Mont.

Farmers' Mutual Fire Insurance Association of Ravalli County, Corvallis, Mont.

Finnish Mutual Fire Insurance Co. of Carbon County, Red Lodge, Mont.

Flathead Farmers' Mutual Insurance Co., Kalispell, Mont.

Mutual Fire & Lightning Insurance Co. of Richland County, Sidney, Mont.

Rural Mutual Fire Ins. Co. of Missoula County, Missoula, Mont.

(Organized under provisions of Sections 4076 to 4091, Revised Codes)

Gallatin Mutual Hail Insurance Co., Bozeman, Mont.

Lake Basin Mutual Hail & Fire Insurance Co., Stickley, Mont.

Sheridan County Farmers' Mutual Hail Insurance Co., Plentywood, Mont.

Life.

Aetna Life Insurance Co., Hartford, Conn.
American Bankers' Insurance Co., Chicago, Ill.
American Life Insurance Co., Des Moines, Iowa.
Amicable Life Insurance Co., Waco, Texas.
Bankers' Life Co., Des Moines, Iowa.
Bankers' Reserve Life Co., The, Omaha, Neb.
California State Life Insurance Co., Sacramento, Cal.
Capitol Life Insurance Co. of Colorado, Denver, Colo.
Central Life Assurance Society of the U. S., Des Moines, Iowa.
Central States Life Insurance Co., St. Louis, Mo.
Continental Life Insurance Co., Salt Lake City, Utah.
Equitable Life Assurance Society of the U. S., New York, N. Y.
Fidelity Mutual Life Insurance Co., Philadelphia, Pa.
First National Life & Accident Insurance Co., Pierre, S. D.
Germania Life Insurance Co., New York, N. Y.
Guarantee Fund Life Association, Omaha, Nebraska (Assessment).
International Life Insurance Co., St. Louis, Mo.
Kansas City Life Insurance Co., Kansas City, Mo.
Manhattan Life Insurance Co., New York, N. Y.
Merchants Life Insurance Co. of Burlington, Iowa.
Metropolitan Life Insurance Co., New York, N. Y.
Minnesota Mutual Life Insurance Co., St. Paul, Minn.
Missouri State Life Insurance Co., St. Louis, Mo.
Montana Life Insurance Co., Helena, Mont.
Mutual Benefit Life Insurance Co., Newark, N. J.
Mutual Life Insurance Co., New York, N. Y.
National Life Insurance Co. of Montana, Butte, Mont.
National Life Insurance Co., Montpelier, Vt.
National Life Insurance Co. of the U. S. A., Chicago, Ill.
New World Life Insurance Co., Spokane, Wash.
New York Life Insurance Co., New York, N. Y.
Northwestern Mutual Life Insurance Co., Milwaukee, Wis.
Northwestern National Life Insurance Co., Minneapolis, Minn.
Pacific Mutual Life Insurance Co., Los Angeles, Cal.
Penn Mutual Life Insurance Co., Philadelphia, Pa.
Pioneer Life Insurance Co., Fargo, N. D.
Prudential Insurance Co. of America, Newark, N. J.
Security Mutual Life Insurance Co., Binghamton, N. Y.
State Life Insurance Co. of Montana, Great Falls, Mont.
Travelers' Insurance Co., Hartford, Conn. .
Union Central Life Insurance Co., Cincinnati, Ohio.
Western Union Life Insurance Co., Spokane, Wash.

Miscellaneous.

Aetna Accident & Liability Co., Hartford, Conn.
Aetna Life Insurance Co., Hartford, Conn. (Health and Accident.)
American Casualty Co., Tacoma, Wash.
American Surety Company of New York, New York, N. Y.
Bankers Casualty Co., Minneapolis, Minn.
Casualty Co. of America, New York, N. Y.
Continental Casualty Co., Hammond, Ind.
Employers' Liability Assurance Corporation, Ltd., London, England.
Equitable Surety Company, St. Louis, Mo.
Fidelity & Casualty Co., New York, N. Y.
Fidelity & Deposit Company of Maryland, Baltimore, Md.
Frankfort General Insurance Co., Frankfort-on-the-Main, Germany.
Guardian Casualty & Guaranty Co., Salt Lake City, Utah.
Hartford Steam Boiler Inspection & Insurance Co., Hartford, Conn.
Lloyds Plate Glass Insurance Co., New York, N. Y.
London & Lancashire Guarantee & Accident Co., Toronto, Canada.
Maryland Casualty Co., Baltimore, Md.
Massachusetts Bonding and Insurance Co., Boston, Mass.
Merchants' Life & Casualty Co., Minneapolis, Minn.
Metropolitan Casualty Ins. Co., New York, N. Y.
Midland Casualty Co., Chicago, Ill.
Montana Livestock & Casualty Ins. Co., Helena, Mont.
National Casualty Company, Detroit, Mich.
National Life Ins. Co. of U. S. A., Chicago, Ill. (Health and Accident).
National Surety Company, New York, N. Y.
New York Plate Glass Insurance Co., New York, N. Y.
North American Accident Insurance Co., Chicago, Ill.
Ocean Accident & Guarantee Corporation, Ltd., London, England.
Pacific Mutual Life Insurance Co., Los Angeles, Cal., (Health and Accident).
Preferred Accident Insurance Co., New York, N. Y.
Royal Indemnity Company, New York, N. Y.
St. Paul Mutual Hail & Cyclone Insurance Co., St. Paul, Minn.
Standard Accident Insurance Co., Detroit, Mich.
State Farmers' Mutual Hail Insurance Co., Waseca, Minn.
Travelers' Insurance Co., Hartford, Conn. (Health and Accident).
United States Fidelity & Guaranty Company, Baltimore, Maryland.
Western Accident & Indemnity Company, Helena, Montana.
Western Life & Accident Company, Denver, Colo. (Assessment).

Fraternal Societies.

American Yeomen, Brotherhood of, Des Moines, Iowa.
Ancient Order of United Workmen, Fargo, N. D.
Brotherhood of All Railway Employees, Chicago, Ill.
Catholic Knights of America, St. Louis, Mo.
Catholic Order of Foresters, Chicago, Ill.
Court of Honor, Springfield, Ill.
Degree of Honor, Sioux City, Iowa.
Equitable Fraternal Union, Neenah, Wis.
Fraternal Aid Union, Denver, Colo.
Fraternal Brotherhood, Los Angeles, Cal.
Grand Carniolian Slovenian Catholic Union, Joilet, Ill.
Homesteaders, The, Des Moines, Iowa.
Independent Order of Foresters, Toronto, Canada.
Knights of Columbus, New Haven, Conn.
Knights and Ladies of Security, Topeka, Kan.
Knights of Pythias, Indianapolis, Ind.
Ladies' Catholic Benevolent Association, Erie, Pa.
Ladies of the Maccabees of the World, Port Huron, Mich.
Ladies of the Modern Maccabees, Port Huron, Mich.
Maccabees, The, Detroit, Mich.
Modern Brotherhood of America, Mason City, Iowa.
Modern Woodmen of America, Rock Island, Ill.
Mystic Toilers, Des Moines, Iowa.
National Croatian Society of U. S. A., Pittsburgh, Pa.
National Slovak Society of U. S. A., Pittsburgh, Pa.
National Union, Toledo, Ohio.
Railway Mail Association, Portsmouth, N. H.
Royal Arcanum, Boston, Mass.
Hoyal Highlanders, Aurora, Neb.
Royal Neighbors of America, Rock Island, Ill.
Sons of Norway, Minneapolis, Minn.
Supreme Tribe of Ben Hur, Crawfordsville, Ind.
United Artisans, Portland, Ore.
United Order of Foresters, Milwaukee, Wis.
Women of Woodcraft, Portland, Ore.
Woodmen of the World, Denver, Colo.

COMPARATIVE STATEMENT.

Receipts for the Insurance Years Ending December 31st.

	1913		1914	
Agents' Licenses@ \$ 5.00	6642	\$ 33,210.00	7597	\$ 37,985.00
Annual Statements@ 25.00	192	4,800.00	206	5,150.00
Annual Statements@ 20.00	1	20.00	1	20.00
Taxes on Gross Premiums....		*105,437.05		†117,008.99
Filing Charters and First Papers@ 300.00	16	4,800.00	16	4,800.00
Fraternal Order Fees.....@ 10.00	36	360.00	38	380.00
Rural Mutual Company Fees@ 10.00			2	20.00
Fire Marshal Fund		4,679.40		5,033.98
Miscellaneous Receipts		46.00		
Totals		\$153,352.45		\$170,397.97

* Of this amount \$70,973.98 is for excess premiums @ 2% for 1912.

† Of this amount \$78,506.20 is for excess premiums @ 2% for 1913.

SUMMARY OF COMPANIES.

Doing Business in the State December 31, 1914.

Fire Insurance and Reinsurance Companies.....	124
Life Insurance Companies	40
Assessment Life Insurance Companies	2
Assessment Accident Insurance Companies	1
Miscellaneous Insurance Companies	34
Total	201

FIRE INSURANCE.

	1913	1914	Increase
Net risks written	\$91,391,078.35	\$107,697,848.51	\$16,306,770.16
Net premium receipts.....	1,996,300.48	2,375,593.42	379,292.94
Fire losses paid	1,047,249.86	949,393.42*	97,856.44

*Decrease.

LIFE INSURANCE.

	No.	Amount
Policies in force December 31, 1913.....	37,205	\$ 83,513,774.34
Policies issued during year 1914.....	9,532	19,744,246.62
Totals	46,737	\$103,258,020.96
Policies ceased to be in force, 1914.....	4,830	12,224,410.12
In force December 31, 1914	41,907	\$ 91,033,610.84

	1913	1914	Increase and Decrease
Insurance in force	\$83,513,774.34	\$91,033,610.84	\$7,519,836.50
Premium receipts	2,648,819.32	2,936,153.79	287,334.47
Losses incurred	722,611.16	1,113,258.92	390,647.76
Losses paid	730,902.60	1,119,302.44	388,399.84

ASSESSMENT LIFE INSURANCE.

Policies in force December 31, 1913.....	533	\$2,036,000.00
Policies issued during year 1914	362	718,000.00
Totals	895	\$2,754,000.00
Policies ceased to be in force, 1914	300	600,000.00
In force December 31, 1914	595	\$2,154,000.00
Total Amount of Insurance in force December 31, 1914, Legal Reserve and Assessment Life Co's.....	42,502	93,187,610.84

INDUSTRIAL BUSINESS.

	No.	Amount
Policies in force December 31, 1913.....	15,828	\$2,438,758.00
Policies issued during year 1914	4,333	590,763.00
Totals	20,161	\$3,029,521.00
Policies ceased to be in force, 1914	2,397	338,963.00
Totals	17,764	\$2,690,558.00
Increase in Policies in force over 1913.....	1,936	251,800.00

MISCELLANEOUS BUSINESS.

Accident	\$185,530.12
Automobile and Teams Property Damage	7,099.05
Burglary and Theft	8,039.42
Fidelity and Surety	130,155.16
Hail	72,414.85
Health	42,999.03
Liability	169,622.34
Livestock	27,485.17
Phys. Defense	283.33
Plate Glass	33,648.69
Sprinkler	73.29
Steam Boiler	1,269.33
Workmen's Collective	5,048.50

\$683,668.28

Miscellaneous business, 1914.....	\$683,668.28
Miscellaneous business, 1913.....	686,129.84

Decrease from 1913..... \$ 2,461.56

RECAPITULATION OF PREMIUMS RECEIVED BY ALL COMPANIES.

	Premiums Collected
Fire Companies	\$2,375,593.42
Life Companies	2,936,153.79
Assessment Life Companies	33,610.33
Industrial Insurance	87,919.92
Miscellaneous Companies, including Fidelity, Casualty, Accident, Surety, etc.....	683,668.28

Total Premiums received, 1914.....	\$6,116,945.74
Total Premiums received, 1913.....	5,432,307.15

Increase over 1913 \$ 684,638.59

LIFE INSURANCE COMPANIES

COMPARATIVE STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

Showing the Business Transacted in Montana for the Calendar Year 1914, by Life Insurance Companies, and Exhibiting Comparisons with the Previous Year.

NAME OF COMPANY.	Location.	Insurance Written		Premiums Received		Ceased to Be in Force		Losses Incurred During Year		Losses Paid During Year		Amount In Force Dec. 31, 1913	In Force Dec. 31, 1914		Increase and Decrease of Insur- ance for 1914.
		Policies Issued...	Amount...	Policies Issued...	Amount...	1913....	1914....	Number...	Amount...	Number...	Amount...		Number...	Amount...	
*Aegis Life Insurance Co.	Denver, Colo.	81	\$ 170,600.00			\$ 8,695.61	\$ 17,025.62		\$ 564,000.00		\$	\$ 290,000.00			\$ *290,000.00
Aetna Life Insurance Co.	Hartford, Conn.	125	185,223.66	123	159,235.05	14,849.39	17,156.25	85	99,561.00	9	16,613.00	\$ 893,841.32	548	953,515.38	59,674.05
American Bankers' Insurance Co.	Chicago, Ill.	55	139,470.00	201	343,707.00	11,985.98	18,654.07	32	173,970.00			370,438.00	258	540,175.00	169,737.00
*American Life Insurance Co.	Des Moines, Iowa			7	8,000.00		325.17						7	8,000.00	8,000.00
Amicable Life Insurance Co.	Waco, Texas	11	18,500.00		771.21		205.99		1,000.00			18,500.00	1	2,500.00	*16,000.00
Bankers' Life Co.	Des Moines, Iowa	272	738,500.00	307	792,000.00	110,571.90	113,255.24	574	1,204,000.00	30	60,000.00	6,761,500.00	2,975	6,349,500.00	*412,000.00
Bankers' Reserve Life Co.	Omaha, Neb.	47	93,179.50	68	218,727.50	51,489.09	51,371.96	49	168,342.00	1	5,000.00	1,356,319.00	482	1,406,704.50	50,385.50
*California State Life Insurance Co.	Sacramento, Calif.			15	37,000.00		1,859.90		2,000.00				15	37,000.00	37,000.00
*Capitol Life Insurance Co. of Colorado	Denver, Colo.			36	74,048.00		5,662.73						46	91,500.00	17,452.00
Central Life Assurance Society of the U. S.	Des Moines, Iowa	445	866,950.00	618	896,775.00	78,570.87	91,237.64	271	539,450.00	7	15,000.00	2,588,782.00	1,654	2,946,097.00	357,225.00
**Central States Life Insurance Co.	St. Louis, Mo.			305	*564,000.00								305	564,000.00	564,000.00
Continental Life Insurance Co.	Salt Lake City, Utah		779,000.00	424	1,120,500.00	54,703.85	66,448.89	200	584,500.00	4	19,413.45	1,588,800.00	775	2,124,800.00	536,000.00
Equitable Life Assurance Society of the U. S.	New York, N. Y.	355	892,394.00	249	637,499.00	217,774.12	220,849.67	232	558,259.00	26	89,113.10	79,089.20	2,940	6,989,642.00	79,240.00
Fidelity Mutual Life Insurance Co.	Philadelphia, Pa.	3	3,130.00	12	31,331.00	8,684.66	8,752.85		-13,088.00	1	3,000.00	234,235.00	147	278,654.00	44,419.00
First National Life & Accident Insur. Co.	Pierre, S. D.	78	170,000.00	174	420,000.00		15,734.12	66	161,500.00	2	2,000.00	170,000.00	186	428,500.00	258,500.00
Germania Life Insurance Co.	New York, N. Y.	122	277,000.00	121	322,000.00	97,497.11	102,954.49	71	203,030.00	8	19,374.41	2,498,438.00	1,106	2,618,408.00	-119,970.00
International Life Insurance Co.	St. Louis, Mo.			36	87,649.00		6,003.39	6	26,332.00			171,350.00	78	232,667.00	61,317.00
*Kansas City Life Insurance Co.	Kansas City, Mo.			82	123,500.00		5,189.25						82	123,500.00	123,500.00
Manhattan Life Insurance Co.	New York, N. Y.	114	305,029.00	94	210,716.00	34,409.31	38,223.93	43	5,243.00	5	6,243.00	1,030,821.00	431	1,014,064.00	*16,757.00
Metropolitan Life Insurance Co. (Ordinary)	New York, N. Y.	824	595,372.00	962	684,658.00	79,747.66	96,624.61	380	230,518.00	45	29,067.00	2,457,000.00	3,412	2,523,097.00	454,140.00
Minnesota Mutual Life Insurance Co.	St. Paul, Minn.	32	48,627.00	331	568,066.00	8,314.91	24,850.27	27	57,254.00	4	15,000.00	325,319.74	465	836,121.74	510,812.00
Missouri State Life Insurance Co.	St. Louis, Mo.	96	245,143.00	74	162,767.86	14,376.28	17,585.96	56	138,975.00	1	2,000.00	489,172.00	216	612,964.73	23,732.73
Montana Life Insurance Co.	Helena, Mont.	1521	3,515,000.00	1395	3,273,270.00	269,399.45	329,758.12	650	1,619,000.00	10	31,594.80	7,163,059.00	3,512	8,817,329.00	1,654,270.00
Mutual Benefit Life Insurance Co.	Newark, N. J.	98	225,541.00	82	202,322.00	71,133.57	72,760.41	70	188,439.00	13	31,869.00	2,240,597.00	916	2,255,080.00	14,483.00
Mutual Life Insurance Co.	New York, N. Y.	626	1,600,885.00	421	1,169,726.16	296,394.57	291,574.58	328	1,069,466.16	62	198,150.00	2,061,862.00	4,258	9,771,824.00	90,260.00
National Life Insurance Co. of Montana	Butte, Mont.	871	1,914,000.00	634	1,211,000.00	140,897.27	148,798.49	442	1,010,750.00	4	17,500.00	3,726,000.00	1,744	4,026,250.00	300,250.00
National Life Insurance Co.	Montpelier, Vt.	126	367,593.59	100	279,906.21	50,820.04	57,747.76	52	149,868.73	12	40,442.81	1,652,205.40	766	1,782,242.88	130,037.48
National Life Insurance Co. of the U. S. A.	Chicago, Ill.	214	377,425.30	167	232,008.31	46,748.46	44,697.12	128	257,324.83	5	7,500.00	1,398,889.81	801	1,373,563.19	*26,326.62
New World Life Insurance Co.	Spokane, Wash.	91	223,500.00	105	231,000.00	12,803.83	15,323.95	49	174,000.00	1	1,000.00	404,500.00	199	461,500.00	57,000.00
New York Life Insurance Co.	New York, N. Y.	694	1,553,189.00	659	1,380,158.00	456,378.43	465,577.77	606	1,140,926.00	77	327,146.48	325,615.08	5,042	12,384,610.00	239,222.00
Northwestern Mutual Life Insurance Co.	Milwaukee, Wis.	510	1,257,000.00	478	1,294,900.00	277,834.88	284,068.61	187	834,641.00	41	123,644.48	11,279,735.00	4,684	11,739,994.00	460,259.00
Northwestern National Life Insurance Co.	Minneapolis, Minn.	255	494,556.00	235	467,743.00	53,317.57	56,205.88	159	358,745.00	5	10,212.04	1,452,806.00	873	1,561,804.00	108,998.00
Pacific Mutual Life Insurance Co.	Los Angeles, Calif.	4	9,471.00	26	56,385.00	8,923.75	11,592.20	-18	-36,459.00				222	373,127.00	92,844.00
Penn Mutual Life Insurance Co.	Philadelphia, Pa.	43	91,500.00	42	125,500.00	47,738.16	57,515.81	6	29,319.00	2	4,000.00	1,406,251.00	600	1,503,432.00	97,181.00
*Pioneer Life Insurance Co.	Fargo, N. D.			13	29,231.84		1,387.54						13	29,231.84	29,231.84
Prudential Insurance Co. of America	Newark, N. J.	93	237,322.00	96	288,823.00	48,700.64	55,169.53	32	55,476.00	3	6,500.00	1,182,864.00	669	1,416,217.00	232,353.00
*Security Mutual Life Insurance Co.	Binghamton, N. Y.			122	203,139.79		5,604.24	17	28,607.40	1	4,000.00		156	255,248.39	255,248.39
*State Life Insurance Co. of Montana	Great Falls, Mont.			290	679,500.00		24,671.00	1	2,500.00	1	78.28		289	677,000.00	677,000.00
Travelers' Insurance Co.	Hartford, Conn.	4	7,000.00	8	24,022.00	4,870.55	7,235.10	2	5,000.00	1	5,000.00	70,000.00	31	89,022.00	19,022.00
Union Central Life Insurance Co.	Cincinnati, Ohio	5	7,500.00	6	14,000.00	26,317.77	28,652.22	10	15,700.00	6	8,556.07	734,714.00	354	733,014.00	*1,700.00
Western Union Life Insurance Co.	Spokane, Wash.	484	882,471.00	514	1,026,826.00	43,210.82	60,952.71	194	394,020.00	5	10,500.00	1,343,725.00	1,040	1,976,531.00	632,806.00
Totals		8,299	\$18,392,042.05	9532	\$19,744,246.62	\$2,647,931.61	\$2,936,153.79	4,830	\$12,224,410.12	391	\$ 1,113,258.92	\$4,037,158.28	42,298	\$91,898,610.65	\$ 7,861,452.37

INDUSTRIAL BUSINESS

Metropolitan Life Insurance Co.	New York, N. Y.	3,608	\$495,063.00	4323	\$590,763.00	\$75,849.78	\$87,919.92	2,397	\$ 338,963.00	106	\$ 15,780.26	\$ 15,260.14	\$2,438,758.00	17,764	\$ 2,690,558.00	\$ 251,800.00
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ASSESSMENT LIFE ASSOCIATIONS

Guarantee Fund Life Association	Omaha, Neb.	310	\$620,000.00	331	\$662,000.00	\$15,610.26	\$24,302.30	260	\$ 520,000.00	...	\$	\$1,286,000.00	806	\$ 1,612,000.00	\$ 226,000.00
Merchants Life Association	Burlington, Iowa	57	114,000.00	31	56,000.00	9,597.47	9,308.03	40	80,000.00	4	8,000.00	706,000.00	344	682,000.00	*24,000.00
Totals		367	734,000.00	362	718,000.00	25,207.73	33,610.33	300	600,000.00	4	8,000.00	2,092,000.00	1,150	2,294,000.00	202,000.00
Aggregate		12,277	\$19,621,105.05	14,227	\$21,053,009.62	\$2,748,989.12	\$3,057,684.04	7,527	\$13,163,373.12	501	\$ 1,137,039.18	\$88,567,916.28	61,212	\$96,883,168.65	\$ 8,815,252.37

*Reinsured in Central States Life Insurance Co., 1914.
 **Admitted 1914.

*Includes Insurance of Aegis Life, re-insured.

*Decrease.

LIFE INSURANCE COMPANIES

TABLE B

Summary of Statements as to Capital, Surplus, Assets and Liabilities

NAME OF COMPANY.	Location.	Paid Up Capital	Admitted Assets	Net Liabilities	Total Liabilities Including Capital	Unassigned Funds Surplus	Surplus and Capital
Aetna Life Insurance Co.....	Hartford, Conn.....	\$ 4,000,000.00	\$119,516,736.43	\$104,015,907.06	\$108,015,907.06	\$ 11,500,829.37	\$ 15,500,829.37
American Bankers' Insurance Co.....	Chicago, Ills.....	325,000.00	695,804.54	327,996.31	652,996.31	42,808.23	367,808.23
*American Life Insurance Co.....	Des Moines, Iowa.....	175,000.00	1,180,363.22	986,247.01	1,161,247.01	19,116.21	194,116.21
Amicable Life Insurance Co.....	Waco, Texas.....	820,000.00	2,285,214.18	690,247.37	1,510,247.37	774,966.81	1,594,966.81
Bankers' Life Co.....	Des Moines, Iowa.....	Mutual	25,193,076.71	24,471,832.91	24,471,832.91	721,243.80	721,243.80
Bankers' Reserve Life Co.....	Omaha, Neb.....	100,000.00	5,012,809.15	4,131,168.67	4,231,168.67	781,640.48	881,640.48
*California State Life Insurance Co.....	Sacramento, Calif.....	500,000.00	1,222,412.88	421,932.02	321,932.02	300,480.86	800,480.86
*Capitol Life Insurance Co.....	Denver, Colo.....	100,000.00	1,587,314.06	1,357,664.70	1,457,664.70	130,149.36	230,149.36
Central Life Assurance Society of the U. S.	Des Moines, Iowa.....	100,000.00	3,425,344.45	2,380,617.62	3,050,617.62	344,726.83	444,726.83
*Central States Life Insurance Co.....	St. Louis, Mo.....	390,000.00	1,074,677.56	534,495.35	924,495.35	150,182.21	540,182.21
Continental Life Insurance Co.....	Salt Lake City, Utah.....	208,875.00	1,309,332.08	1,064,140.01	1,263,015.01	46,217.07	255,092.07
Equitable Life Assurance Society of the U. S.	New York.....	100,000.00	536,376,840.34	525,402,096.15	525,402,096.15	10,874,744.19	10,974,744.19
Fidelity Mutual Life Insurance Co.....	Philadelphia.....	Mutual	30,548,578.14	29,597,147.66	29,597,147.66	951,430.58	951,430.58
First National Life & Accident Insurance Co.	Pierre, S. D.....	234,516.67	598,936.49	360,479.46	594,996.13	3,940.36	238,457.03
Germania Life Insurance Co.....	New York.....	200,000.00	51,112,748.48	49,122,619.68	49,322,619.68	1,790,128.80	1,990,128.80
International Life Insurance Co.....	St. Louis, Mo.....	535,000.00	4,463,177.29	3,001,804.45	4,126,804.45	336,372.84	861,372.84
*Kansas City Life Insurance Co.....	Kansas City, Mo.....	100,000.00	4,952,930.20	4,613,373.38	4,713,373.38	240,556.82	340,556.82
Manhattan Life Insurance Co.....	New York.....	100,000.00	21,658,390.35	21,270,888.36	21,370,888.56	287,501.79	387,501.79
Metropolitan Life Insurance Co.....	New York.....	2,000,000.00	496,862,770.63	461,723,825.04	463,723,825.04	29,138,945.59	31,138,945.59
Minnesota Mutual Life Insurance Co.....	St. Paul, Minn.....	Mutual	4,385,578.48	4,033,087.56	4,033,087.56	350,491.12	350,491.12
Missouri State Life Insurance Co.....	St. Louis, Mo.....	1,000,000.00	10,511,516.72	8,850,406.72	9,850,406.72	661,110.00	1,661,110.00
Montana Life Insurance Co.....	Helena, Mont.....	250,000.00	982,201.70	420,281.02	670,281.02	311,920.68	561,920.68
Mutual Benefit Life Insurance Co.....	Newark, N. J.....	Mutual	176,733,516.45	176,733,516.45	176,733,516.45	.....	.....
Mutual Life Insurance Co.....	New York.....	Mutual	611,033,800.53	611,033,800.53	611,033,800.53	.....	.....
National Life Insurance Co. of Montana.....	Butte, Mont.....	202,555.00	403,901.94	190,457.79	393,012.79	10,889.15	213,444.15
National Life Insurance Co.....	Montpelier, Vt.....	Mutual	61,506,848.38	58,348,431.36	58,348,431.36	3,158,417.02	3,158,417.02
National Life Insurance Co. of the U. S. A.	Chicago.....	500,000.00	12,690,285.21	11,979,260.64	12,479,260.64	211,024.57	711,024.57
New World Life Insurance Co.....	Spokane, Wash.....	1,091,790.00	1,716,404.09	76,722.80	1,168,512.80	547,891.29	1,639,681.29
New York Life Insurance Co.....	New York.....	Mutual	790,935,395.61	790,935,395.61	790,935,395.61	.....	.....
Northwestern Mutual Life Insurance Co.....	Milwaukee, Wis.....	Mutual	328,247,426.87	321,832,276.87	321,832,276.87	6,415,150.01	6,415,150.01
Northwestern National Life Insurance Co.	Minneapolis, Minn.....	Mutual	3,955,478.63	3,574,958.31	3,574,958.31	380,520.32	380,520.32
Pacific Mutual Life Insurance Co.....	Los Angeles, Calif.....	1,000,000.00	32,604,612.25	30,588,096.45	31,588,096.45	1,016,515.80	2,016,515.80
Penn Mutual Life Insurance Co.....	Philadelphia.....	Mutual	151,940,637.32	151,940,637.32	151,940,637.32	.....	.....
*Pioneer Life Insurance Co.....	Fargo, N. D.....	100,000.00	612,628.78	425,994.56	625,994.56	86,634.22	186,634.22
Prudential Insurance Co.....	Newark, N. J.....	2,000,000.00	361,104,316.93	324,667,021.51	326,667,021.51	34,437,295.42	36,437,295.42
*Security Mutual Life Insurance Co.....	Binghamton, N. Y.....	Mutual	7,268,529.08	7,069,243.19	7,069,243.19	199,285.89	199,285.89
*State Life Insurance Co. of Montana.....	Great Falls, Mont.....	80,913.48	126,594.70	6,963.37	86,876.85	39,717.85	126,613.33
Travelers' Insurance Co.....	Hartford, Conn.....	5,000,000.00	97,567,784.53	84,479,777.20	89,479,777.20	8,088,007.33	13,088,007.33
Union Central Life Insurance Co.....	Cincinnati, Ohio.....	500,000.00	104,170,464.04	100,418,765.21	100,918,765.21	3,251,698.83	3,751,698.83
Western Union Life Insurance Co.....	Spokane, Wash.....	200,000.00	1,670,911.20	1,203,114.58	1,403,114.58	267,796.62	467,796.62

ASSESSMENT LIFE INSURANCE COMPANIES

Guarante Fund Life Association.....	Omaha, Neb.....	Assessment	1,037,159.13	62,287.55	62,287.55	974,871.58	.....
Merchants' Life Association.....	Burlington, Iowa.....	Assessment	1,156,452.40	423,742.96	423,742.96	732,709.44	.....

*Admitted 1914.

UNITED STATES FIRE INSURANCE COMPANIES

TABLE C

COMPARATIVE STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

Showing Insurance Written, Premiums Received, Losses Incurred and Losses Paid During the Calendar Year 1914 by Domestic Fire Insurance Companies, and Exhibiting Comparisons with the Previous Year

Domestic Companies	Total Risks Written (For Segregation 1914 Risks See Following Page)		Total Premiums Received (For Segregation 1914 Premi- ums See Following Page)		Total Losses Incurred (For Segregation 1914 Losses Incurred See Fol- lowing Page)		Total Losses Paid (For Segregation 1914 Losses Paid See Follow- ing Page)		Premium Fee Paid..	State Fire Marshall Tax.....
	1913	1914	1913	1914	1913	1914	1913	1914		
Aetna Insurance Co.	\$ 2,409,078.59	\$ 2,264,388.00	\$ 52,480.93	\$ 65,943.95	\$ 24,335.90	\$ 30,806.40	\$ 28,339.49	\$ 28,026.06	\$ 1,343.88	\$ 160.13
Agricultural Insurance Co.	492,200.00	612,922.00	11,110.21	10,963.83	10,330.12	2,750.41	5,048.27	5,048.27	244.28	27.41
Alliance Insurance Co.	730,817.00	751,238.00	15,614.95	16,022.85	4,907.08	7,707.45	7,781.03	6,542.71	368.74	40.95
American Central Insurance Co.	2,442,471.00	1,271,087.00	11,356.82	27,370.46	21,040.84	22,027.16	17,992.66	23,080.43	572.41	68.42
American Insurance Co.	773,614.00	775,136.00	15,180.23	14,853.07	6,273.30	4,464.55	6,308.30	5,261.36	330.33	38.17
***Anchor Fire Insurance Co.	31,760.00	100,250.00	9,673.19	7,384.82	3,398.17	2,735.83	3,938.17	2,735.83	125.00	.....
*Anglo-American Re-Insurance Co.	1,107,795.00	1,027,795.00	28,023.33	21,539.82	1,888.71	6,618.60	6,147.45	6,147.45	455.80	53.85
Citizens Insurance Co.	718,684.00	488,474.00	7,155.59	11,170.04	10,270.98	8,481.46	12,038.46	9,910.47	125.11	14.35
*Citizens Fire Insurance Co.	32,350.00	32,350.00	139.32	139.32	.....	.....	.....	.....	125.00	35
Commercial Union Fire Insurance Co.	118,800.00	264,663.00	2,193.75	5,145.27	74.21	.....	73.21	73.21	127.90	12.86
Commonwealth Insurance Co.	251,354.00	297,933.00	5,510.63	5,589.46	4,610.90	2,086.23	4,728.30	2,503.23	142.80	14.73
Concordia Fire Insurance Co.	353,844.00	254,366.00	8,620.61	5,742.92	6,918.06	3,356.00	9,657.61	2,910.18	139.85	14.35
Connecticut Fire Insurance Co.	1,711,461.00	1,796,444.00	38,068.60	39,780.98	22,836.27	18,790.41	15,236.76	10,321.43	937.30	114.03
Continental Insurance Co.	1,403,912.00	1,768,427.00	27,068.20	33,562.27	10,711.83	12,587.63	13,150.69	10,321.43	818.05	97.65
*County Fire Insurance Co. ....	.....	.....	.....	.....	.....	.....	.....	.....	125.00	.....
Detroit Fire & Marine Insurance Co.	136,805.00	138,022.00	2,692.75	4,169.72	1,888.71	6,618.60	1,053.36	1,053.36	125.00	11.95
Equitable Fire & Marine Insurance Co.	155,567.00	148,754.00	3,475.77	2,019.22	2,304.59	422.76	4,379.79	437.79	125.00	7.29
Fidelity Phenix Fire Insurance Co.	1,499,187.00	2,147,400.00	31,601.10	45,410.15	13,805.83	15,255.82	14,604.67	12,448.74	1,161.11	140.49
Fire Association of Philadelphia	1,086,167.00	1,888,301.00	41,467.83	44,260.47	15,354.61	28,046.26	15,476.29	25,741.26	910.21	110.65
Fireman's Fund Insurance Co.	4,122,428.00	4,939,110.00	95,835.68	96,933.30	47,419.71	30,142.93	47,026.05	35,047.94	1,963.67	231.63
Firemen's Insurance Co.	722,293.00	572,216.00	14,428.63	10,497.50	2,164.58	2,696.69	1,297.73	1,297.73	300.13	34.40
First National Fire Insurance Co.	9,850.00	82,661.00	131.00	1,563.74	484.67	31	484.67	125.00	3.91	.....
Franklin Fire Insurance Co.	563,870.00	592,668.00	11,075.42	12,240.86	2,847.38	4,686.72	5,669.54	5,224.10	272.78	30.37
German Alliance Insurance Co.	630,310.00	232,250.00	6,879.29	8,846.43	6,000.80	4,892.46	2,146.49	1,445.02	150.20	10.50
German American Insurance Co.	2,317,044.00	2,317,044.00	39,862.68	54,267.21	17,942.18	24,368.32	1,016.80	2,768.77	1,219.72	134.71
Germania Fire Insurance Co.	969,990.00	958,031.00	21,377.43	20,397.17	16,603.62	10,197.84	15,731.06	12,826.66	548.02	65.23
Girard Fire & Marine Insurance Co.	234,044.00	349,005.00	3,496.05	4,394.71	1,755.41	6,195.65	2,042.41	1,095.65	125.00	12.03
Glens Falls Insurance Co.	414,866.00	484,024.00	8,625.62	9,572.03	3,411.19	4,111.52	6,655.19	3,365.52	216.44	23.93
*Globe Fire Insurance Co. ....	.....	.....	.....	.....	.....	.....	.....	.....	488.86	.....
Hanover Fire Insurance Co.	733,772.00	734,286.00	16,773.90	16,610.34	10,976.36	5,573.59	11,393.04	7,288.56	436.80	52.35
Hartford Fire Insurance Co.	4,315,304.00	5,041,779.00	93,025.80	116,829.67	61,186.04	68,787.67	60,915.56	54,344.77	2,361.59	261.69
Home Insurance Co.	3,059,278.00	5,584,837.00	163,546.46	185,724.54	18,574.21	53,926.44	17,188.90	51,849.11	2,643.49	261.69
Home Fire Insurance Co. of Utah	112,025.00	88,550.00	3,110.95	2,739.28	1,739.28	2,445.37	2,645.37	2,645.37	125.00	.....
**Imperial Assurance Co.	128,701.00	11,616.00	3,110.95	3,512.05	1,857.89	912.19	1,984.93	877.19	125.00	8.73
Insurance Co. of North America	2,214,818.00	2,807,751.00	53,019.29	55,195.71	22,627.18	17,662.86	23,555.43	15,719.85	1,241.37	147.18
Insurance Co. of the State of Pennsylvania	439,204.56	463,622.36	9,416.46	9,174.82	3,375.46	4,227.99	5,611.46	3,411.94	284.05	32.20
Liverpool & London & Globe Insurance Co.	101,562.00	101,562.00	2,031.68	2,535.56	2,341.74	1,082.22	3,411.94	528.22	125.00	6.33
Merchants Fire Insurance Co.	475,201.00	430,367.00	14,655.56	8,369.59	5,328.20	4,621.83	5,008.20	3,393.21	207.14	22.76
Merchants Fire Assurance Corporation	234,056.00	277,506.00	4,894.30	5,740.78	3,175.14	3,609.91	3,166.14	3,618.91	145.43	15.05
Michigan Commercial Insurance Co.	330,000.00	305,375.00	7,076.24	6,248.14	5,848.22	2,060.93	3,167.67	2,709.67	149.96	15.62
Michigan Fire & Marine Insurance Co.	383,060.00	467,248.00	7,298.81	9,115.48	8,702.31	2,133.64	8,082.92	1,889.02	307.31	22.79
Milwaukee Mechanics Insurance Co.	684,625.00	651,608.00	14,638.00	13,116.80	16,089.03	3,481.92	12,326.28	5,666.14	368.61	12.89
Minneapolis Fire & Marine Insurance Co.	508,144.00	792,384.00	11,722.99	17,312.02	2,030.05	8,558.14	1,072.66	6,046.24	371.24	43.28
Montana Fire Insurance Co.	1,704,240.00	1,626,962.00	37,708.39	35,960.46	6,669.12	24,877.25	6,669.12	19,900.99	744.21	89.80
*Mutual Fire Insurance Co. of Montana ....	.....	1,088,717.00	.....	23,330.46	.....	1,014.77	.....	122.00	501.60	53.93
National Fire Insurance Co.	2,478,772.00	2,247,874.00	42,227.19	39,454.23	11,816.12	19,652.49	15,596.44	19,696.27	1,059.31	129.29
National Fire Insurance Co.	2,689,606.00	2,247,874.00	42,227.19	39,454.23	11,816.12	19,652.49	15,596.44	19,696.27	1,059.31	129.29
National Union Fire Insurance Co.	252,352.00	197,561.50	17,152.15	22,052.03	9,013.27	10,425.67	10,070.38	10,317.69	678.13	66.99
Newark Fire Insurance Co.	100,942.00	181,258.92	3,487.53	4,137.99	2,009.57	2,488.97	2,009.57	1,293.47	125.00	10.35
New Brunswick Fire Insurance Co.	305,184.00	405,000.00	17,051.50	17,051.50	9,886.37	4,386.37	4,386.37	4,386.37	100.00	.....
New Hampshire Fire Insurance Co.	528,711.00	589,928.00	11,269.76	13,483.57	3,673.98	4,343.15	6,346.77	4,230.78	332.68	38.46
Niagara Fire Insurance Co.	1,037,622.00	1,003,201.00	15,163.55	22,349.68	12,299.41	15,163.55	10,362.69	13,287.25	67.87	68.68
North River Insurance Co.	1,118,815.00	809,421.00	17,355.88	13,046.16	4,772.72	1,702.31	7,173.72	1,406.31	285.32	32.61
Northern Insurance Co.	75,032.00	443,614.00	1,457.03	6,862.41	1,294.42	18	1,294.42	1,294.42	132.00	13.37
Northern Fire & Marine Insurance Co.	1,257,510.00	1,303,955.00	61,174.50	71,552.60	38,040.40	28,554.59	37,948.24	27,444.09	1,565.32	55.00
Northwestern National Insurance Co.	1,459,549.00	1,211,228.00	49,184.08	44,010.81	17,955.77	19,926.64	16,996.54	11,831.93	787.13	63.23
Orient Insurance Co.	405,392.00	598,137.00	8,505.39	21,643.45	5,468.67	5,701.01	26	6,676.01	457.87	22.82
Pennsylvania Fire Insurance Co.	1,355,069.00	1,264,287.00	27,108.79	22,477.25	17,108.79	7,472.46	15,744.38	8,938.55	474.55	59.19
People's National Fire Insurance Co.	121,250.00	415,004.00	16,823.30	20,810.40	11,365.71	13,303.10	11,428.21	6,380.10	441.21	5.29
Phoenix Insurance Co.	1,880,726.00	1,911,187.00	41,107.60	40,077.95	17,639.00	13,841.67	34	17,982.13	14,440.77	826.56
Providence Washington Insurance Co.	610,885.00	552,973.70	14,638.88	12,595.97	4,969.57	6,473.35	5,142.78	5,142.78	282.88	30.78
Queen Insurance Co.	1,604,314.00	2,024,887.00	31,877.88	38,510.26	18,568.35	18,565.70	19,938.35	15,562.70	785.20	94.12
Reliance Insurance Co.	392,855.00	246,204.00	14,546.92	9,835.92	2,271.01	3,481.92	4,060.93	2,869.23	16.94	.....
Rocky Mountain Fire Insurance Co.	630,790.84	661,521.00	13,976.64	13,290.89	30.35	1,115.00	30.35	3,373.38	290.82	33.22
Security Insurance Co.	489,186.00	651,564.00	12,164.81	12,164.79	7,798.49	2,337.60	8,028.49	3,918.78	269.37	30.54
Springfield Fire & Marine Insurance Co.	2,107,453.20	2,253,896.03	50,618.77	53,090.98	34,952.01	28,973.90	19	28,928.48	29,225.66	1,086.80
St. Paul Fire & Marine Insurance Co.	3,318,163.00	3,296,098.00	64,075.83	64,135.83	26,713.88	31,412.19	28,928.48	28,928.48	1,410.18	173.18
Standard Fire Insurance Co.	198,153.00	297,859.00	3,634.67	5,990.95	1,797.81	3,002.84	1,772.81	2,823.00	144.82	14.98
Twin City Fire Insurance Co.	226,673.00	874,616.00	5,852.97	45,388.52	2,807.66	13,078.52	28	12,689.88	932.77	25.69
Vulcan Fire Insurance Co.	151,374.25	382,469.00	3,549.65	8,280.52	1,253.71	246.10	253.71	1,201.10	190.61	20.70
Westchester Fire Insurance Co.	297,336.00	489,069.00	14,269.42	18,876.42	19,055.32	9,245.39	8,390.36	4,225.26	422.25	.....
Williamsburgh City Fire Insurance Co.	311,632.00	490,621.00	5,747.74	5,517.06	3,819.30	6,913.76	7,400.90	6,694.76	215.34	23.79
Totals	\$64,092,222.44	\$73,903,898.51	\$ 1,453,554.14	\$1,686,586.67	\$715,582.37	\$693,349.60	\$714,359.98	\$672,293.09	\$ 38,116.96	\$3,968.53

*Admitted 1914.

**Admitted and withdrawn 1914.

***Formerly Pelican Assurance Co.

****Withdrawn 1914.

Ratio of losses paid to premiums received .40

Ratio of losses paid to losses incurred .36

TABULAR STATEMENT

Showing Segregation of Risks, Premiums and Losses for the Calendar Year 1914, for all Fire Companies, Domestic and Foreign, Transacting Other Than Fire Business.

Name of Company.	RISKS WRITTEN 1914				PREMIUMS RECEIVED 1914				LOSSES INCURRED 1914				LOSSES PAID 1914			
	Fire	Marine & Inland	Hail and Cyclone	Automobile	Fire	Marine & Inland	Hail and Cyclone	Automobile	Fire	Marine & Inland	Hail and Cyclone	Automobile	Fire	Marine & Inland	Hail and Cyclone	Automobile
Aetna Insurance Co.....	\$2,990,887.00	\$273,501.00	\$	\$	\$ 64,051.21	\$ 1,892.74	\$	\$	\$ 30,507.35	\$ 299.05	\$	\$	\$ 27,758.50	267.55	.....	.....
Alliance Insurance Co.....	724,693.00	.....	.....	26,540.00	15,215.24	.....	.....	807.61	7,707.45	.....	.....	.....	6,542.71	.....	.....	.....
Continental Insurance Co.....	1,742,103.00	26,324.00	.....	.....	32,971.20	591.07	.....	.....	12,491.57	96.06	.....	.....	10,257.13	64.30	.....	.....
Fidelity Phenix Fire Insurance Co.....	2,118,476.00	.....	2,600.00	26,324.00	44,860.07	.....	19.00	591.08	15,207.79	.....	.....	48.03	12,416.59	.....	.....	32.15
Fireman's Fund Insurance Co.....	3,995,785.00	703,755.00	.....	239,570.00	92,613.07	133.68	.....	4,186.55	25,978.80	.....	4,164.13	.....	31,753.81	.....	.....	3,314.13
Germania Fire Insurance Co.....	953,091.00	.....	5,000.00	.....	20,359.67	.....	37.50	.....	10,197.84	.....	.....	.....	12,826.66	.....	.....	.....
Globe Fire Insurance Co.....	521,773.00	.....	125,914.00	.....	13,587.91	.....	7,104.95	.....	5,588.03	.....	1,413.09	.....	3,488.08	.....	1,413.09	.....
Hartford Fire Insurance Co.....	4,895,840.00	500.00	148,939.00	1,500.00	104,675.46	67.80	12,048.06	38.25	66,289.05	.....	2,498.62	.....	51,846.15	.....	2,498.62	.....
Home Insurance Co., New York.....	5,048,111.00	168,325.00	290,594.00	77,207.00	99,041.82	337.85	24,700.75	1,844.12	42,372.89	.....	10,995.25	558.30	40,470.56	.....	10,820.25	558.30
Insurance Co. of North America.....	2,302,808.00	450,200.00	.....	57,743.00	53,248.42	231.00	.....	1,716.29	14,155.08	.....	.....	3,477.00	13,722.07	.....	20.78	1,977.00
Insurance Co. of the State of Pennsylvania.....	460,422.36	3,200.00	.....	.....	9,103.32	71.50	.....	.....	4,227.99	.....	.....	.....	3,411.94	.....	.....	.....
Liverpool & London & Globe Ltd of London.....	3,228,894.00	103,416.00	.....	.....	55,568.88	2,336.76	.....	.....	18,415.23	1,115.15	.....	.....	23,147.23	1,115.15	.....	.....
Liverpool & London & Globe of New York.....	124,715.00	1,500.00	.....	.....	2,527.14	6.42	.....	.....	1,082.22	.....	.....	.....	528.22	.....	.....	.....
London & Lancashire Insurance Co.....	1,154,179.00	.....	.....	24,400.00	24,290.11	.....	.....	502.35	11,803.00	.....	.....	1,064.40	10,403.00	.....	.....	1,064.40
Milwaukee Mechanics Insurance Co.....	648,608.00	.....	3,000.00	.....	13,084.30	.....	22.50	.....	3,451.92	.....	.....	.....	5,066.14	.....	.....	.....
National Union Fire Insurance Co.....	128,648.84	.....	65,912.66	.....	16,194.52	.....	5,857.51	.....	7,762.75	.....	2,662.92	.....	7,654.67	.....	2,662.92	.....
Niagara Fire Insurance Co.....	999,701.00	.....	3,500.00	.....	22,334.68	.....	15.00	.....	15,163.55	.....	.....	.....	13,287.25	.....	.....	.....
Northern Assurance Co., Ltd.....	2,037,336.00	.....	3,200.00	.....	46,466.28	.....	25.25	.....	19,140.07	.....	.....	.....	17,871.89	.....	.....	.....
Northwestern Fire & Marine Insurance Co.....	453,854.00	.....	645,101.00	.....	16,538.38	.....	55,014.22	.....	10,553.18	.....	18,021.41	.....	9,422.68	.....	18,021.41	.....
Northwestern National Insurance Co.....	1,060,525.00	.....	150,703.00	.....	21,194.68	.....	12,816.13	.....	10,003.34	.....	923.00	.....	10,908.93	.....	923.00	.....
Orient Insurance Co.....	446,358.00	.....	143,779.00	8,000.00	9,130.68	.....	12,294.19	218.60	3,051.52	.....	1,686.59	962.90	4,026.52	1,686.59	.....	962.90
Peoples National Fire Insurance Co.....	93,887.00	.....	219,117.00	.....	2,116.51	.....	18,693.89	.....	.....	.....	6,309.10	.....	.....	6,383.10	.....	.....
Phoenix Assurance Co., Ltd.....	1,629,644.00	75,386.00	.....	.....	32,789.99	1,337.15	.....	.....	5,675.33	.....	.....	.....	9,397.57	.....	.....	.....
Providence Washington Insurance Co.....	516,753.70	2,000.00	.....	34,220.00	12,310.69	10.00	.....	573.27	6,443.89	.....	.....	29.46	5,142.78	.....	.....	.....
Queen Insurance Co.....	1,973,837.00	.....	.....	51,050.00	37,646.10	.....	.....	864.16	15,491.67	.....	.....	3,364.03	15,498.67	.....	.....	64.03
Royal Insurance Co., Ltd.....	3,306,590.00	.....	.....	181,909.00	65,392.24	.....	.....	2,182.99	29,205.97	.....	.....	2,046.32	27,263.97	.....	.....	1,046.32
Twin City Fire Insurance Co.....	461,762.00	.....	412,854.00	.....	10,278.03	.....	35,110.49	.....	3,482.24	.....	9,596.28	.....	3,273.60	.....	9,596.28	.....

FOREIGN FIRE INSURANCE COMPANIES

TABLE E

COMPARATIVE STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914

Showing Insurance Written, Premiums Received, Losses Incurred and Losses Paid During the Calendar Year 1914, by Foreign Fire Insurance Companies, and Exhibiting Comparisons with the Previous Year.

Foreign Companies.	Total Risks Written (For Segregation 1914 Risks See Preceding Page.)		Total Premiums Received (For Segregation 1914 Premiums See Preceding Page)		Total Losses Incurred. (For Segregation 1914 Losses Incurred See Preceding Page.)		Ratio Fire Losses Incurred to Premiums Recd	Total Losses Paid (For Segregation 1914 Losses Paid See Preceding Page.)		Premium Fee Paid	State Fire Marshal
	1913	1914	1913	1914	1913	1914		1913	1914		
Aachen & Munich Fire Insurance Co.....	\$ 680,132.00	\$ 628,257.00	\$ 14,057.55	\$ 12,212.14	\$ 4,050.18	\$ 9,447.95	.77	\$ 7,493.88	\$ 8,452.35	\$ 269.24	\$ 30.53
Atlas Assurance Co., Ltd.	1,138,906.00	1,194,474.00	25,318.68	24,964.89	22,358.01	3,714.10	.15	18,453.60	11,197.26	597.50	71.56
British America Assurance Co.	365,125.00	350,617.00	6,739.76	6,557.00	1,145.45	4,361.29	.66	1,821.45	2,379.29	156.14	16.39
Caledonian Insurance Co.	588,957.00	679,740.00	12,283.45	13,671.35	6,248.03	7,043.09	.51	6,535.43	5,300.09	298.43	34.18
Commercial Union Assurance Co., Ltd.	1,355,484.00	3,150,000.00	24,534.25	63,706.19	17,149.26	6,139.47	.09	7,889.01	14,470.47	1,259.12	155.31
Hamburg-Bremen Fire Insurance Co.	24,053.00	50,103.00	743.70	1,061.67	505.39	846.57	.51	580.39	165.57	125.00	6.09
Law Union & Rock Insurance Co., Ltd. ...	521,075.00	774,502.00	8,981.57	13,526.37	7,657.39	8,852.86	.65	5,736.39	10,004.56	295.53	33.82
Liverpool & London & Globe Ins. Co., Ltd....	2,498,155.00	3,332,310.00	45,836.53	57,905.64	24,499.09	19,530.38	.33	21,264.09	24,262.38	1,183.90	139.02
London Assurance Corporation	1,540,354.00	1,534,167.00	33,781.25	33,643.14	8,510.19	9,116.87	.27	9,830.19	9,366.87	883.75	107.35
London & Lancashire Fire Ins. Co., Ltd.	991,494.00	1,178,579.00	21,599.10	24,792.46	16,724.30	12,867.40	.51	17,736.30	11,467.40	520.84	60.72
New Zealand Fire Ins. Co., Ltd.	792,261.00	750,976.00	15,934.86	15,298.07	8,845.53	5,267.15	.34	6,845.53	5,776.53	329.16	38.02
North British & Mercantile Ins. Co.	1,244,455.00	2,474,189.00	23,749.05	39,749.37	14,039.06	11,483.71	.28	9,714.66	15,408.56	840.77	101.97
Northern Assurance Co., Ltd.	1,736,080.57	2,040,536.00	38,777.68	46,491.53	15,524.63	19,140.07	.41	17,674.19	17,871.89	1,045.37	127.48
Norwich Union Fire Ins. Society, Ltd.	1,145,049.00	1,908,565.00	28,461.88	44,630.07	17,089.48	17,877.46	.40	13,535.03	20,779.82	917.60	111.68
Palatine Insurance Co., Ltd.	1,028,842.00	1,158,630.00	21,627.66	23,848.56	19,516.17	9,176.23	.21	15,392.49	8,818.23	601.97	59.62
Phoenix Assurance Co., Ltd.	973,305.00	1,705,930.00	21,388.40	34,127.14	22,560.50	5,676.39	.16	21,142.92	9,937.57	707.54	81.97
Prussian National Ins. Co.	666,302.00	698,038.00	12,458.96	11,715.10	6,587.94	6,369.04	.54	6,936.25	4,652.41	389.50	45.56
Royal Exchange Assurance	730,366.00	544,721.00	14,171.26	10,939.09	7,784.30	7,511.82	.68	7,699.30	6,619.82	273.48	31.06
Royal Insurance Co., Ltd.	3,403,646.00	3,488,490.00	98,353.79	70,575.23	44,656.83	31,252.29	.44	46,681.83	29,310.29	1,436.55	170.98
Scottish Union & National Ins. Co.	1,465,275.00	1,322,712.00	32,058.87	28,420.03	25,859.53	17,543.28	.61	25,331.53	12,335.39	816.90	98.99
State Assurance Co., Ltd.	246,556.00	254,683.00	4,777.94	4,989.19	2,230.01	636.56	.10	3,250.97	1,007.77	125.00	12.47
Sun Insurance Office	1,360,012.00	1,514,553.00	30,613.71	32,230.57	27,694.79	21,274.56	.66	24,733.99	20,249.34	669.53	80.57
Svea Insurance Co.	326,399.00	1,148,072.00	22,715.94	39,017.83	13,842.74	9,050.34	.23	13,511.29	9,809.85	805.36	97.54
Union Assurance Society, Ltd.	1,034,094.00	837,728.00	17,557.17	14,847.05	15,752.13	13,239.35	.89	16,313.16	14,330.85	321.94	37.12
Western Assurance Co.	295,446.00	309,082.00	5,502.73	5,215.49	2,836.37	2,457.47	.47	2,743.37	1,629.37	129.31	13.04
Yorkshire Insurance Co., Ltd.	594,154.49	765,187.00	11,995.24	14,961.58	2,730.18	5,121.52	.34	2,730.18	1,995.40	324.23	37.40
Totals	\$27,244,978.06	\$33,793,950.00	\$ 540,086.63	\$689,006.75	\$356,407.49	\$260,596.22	.38	\$331,557.92	\$277,100.33	\$15,263.61	\$1,800.34

Ratio of Losses Paid to Premiums Received .40
Ratio of Losses Paid to Losses Incurred 1.05

United States Fire Insurance Companies

SUMMARY OF STATEMENTS AS TO CAPITAL, SURPLUS, ASSETS AND LIABILITIES.

TABLE F

NAME OF COMPANY.	LOCATION.	Capital Paid Up	Admitted Assets	Unpaid Losses	Unearned Premiums	Other Liabilities	Total Liabilities Including Capital	Surplus Over All Liabilities	Surplus as Reported by Holders	Policy
Aetna Insurance Co.	Hartford, Conn.	\$ 5,000,000.00	\$23,400,526.91	\$ 1,027,654.70	\$ 9,712,597.32	\$ 991,826.56	\$16,732,078.60	\$ 6,668,448.39	\$11,668,448.39	
Agricultural Insurance Co.	Watertown, N. Y.	500,000.00	4,378,293.21	161,002.59	1,905,253.74	244,000.00	2,810,256.33	1,568,036.88	2,068,036.88	
Alliance Insurance Co.	Philadelphia, Pa.	750,000.00	2,384,307.74	174,340.31	657,933.83	51,973.60	1,634,307.74	1,750,000.00	1,500,000.00	
American Central Insurance Co.	St. Louis, Mo.	1,000,000.00	4,320,590.60	366,000.60	1,755,321.75	42,562.65	3,163,885.00	1,156,705.48	2,156,705.48	
American Insurance Co.	Newark, N. J.	1,000,000.00	10,246,941.49	365,212.89	5,024,383.47	460,951.46	6,850,547.82	3,396,393.67	4,396,393.67	
*Anglo-American Life Insurance Co.	Chicago, Ill.	200,000.00	304,185.84	30,359.59	54,748.91	2,800.00	287,908.50	16,277.34	216,277.34	
California Insurance Co.	San Francisco, Cal.	400,000.00	1,024,513.06	18,697.95	379,883.67	46,333.24	844,914.96	179,598.10	579,598.10	
Citizens Insurance Co.	St. Louis, Mo.	200,000.00	601,680.30	8,914.54	26,313.55	2,500.00	337,727.89	363,952.41	563,952.41	
*Citizens Fire Insurance Co.	Charlestown, W. Va.	200,000.00	1,204,235.54	37,794.00	548,416.92	14,500.00	800,715.92	409,519.62	609,519.62	
Commercial Union Fire Insurance Co.	New York	500,000.00	2,751,499.10	42,492.28	807,218.81	34,200.00	1,433,911.09	1,317,588.10	1,817,588.10	
Commonwealth Insurance Co.	New York	500,000.00	2,415,965.14	120,060.45	1,167,271.99	137,340.64	2,024,673.08	991,292.06	991,292.06	
Concordia Fire Insurance Co.	Milwaukee, Wis.	600,000.00	2,415,965.14	120,060.45	1,167,271.99	137,340.64	2,024,673.08	991,292.06	991,292.06	
Connecticut Fire Insurance Co.	Hartford, Conn.	1,000,000.00	6,762,773.19	379,773.19	4,031,982.55	108,550.00	5,101,006.04	2,591,123.65	2,591,123.65	
Continental Insurance Co.	New York	2,000,000.00	27,588,192.23	724,395.07	9,540,630.49	897,693.14	13,162,722.21	14,425,470.02	16,425,470.02	
*County Fire Insurance Co.	Philadelphia, Pa.	400,000.00	850,151.40	23,968.37	177,926.06	186,805.67	788,699.10	61,452.30	461,452.30	
Detroit Fire & Marine Insurance Co.	Detroit, Mich.	500,000.00	2,274,403.75	64,102.72	668,865.85	7,700.00	1,240,666.87	1,033,737.18	1,533,737.18	
Equitable Fire & Marine Insurance Co.	Hartford, Conn.	400,000.00	838,561.41	36,561.41	245,464.63	4,172.35	814,202.59	201,373.82	601,373.82	
Fidelity Phenix Fire Insurance Co.	New York	2,500,000.00	15,278,932.56	628,354.06	7,553,115.49	568,131.17	11,249,606.72	4,029,326.84	6,529,326.84	
Fire Association of Philadelphia	Philadelphia, Pa.	750,000.00	9,106,476.74	479,764.02	4,034,121.15	1,559,819.48	6,853,704.65	2,252,772.09	3,002,772.09	
Fireman's Fund Insurance Co.	San Francisco, Cal.	1,500,000.00	10,175,434.49	810,578.98	5,244,779.29	534,690.00	7,900,378.98	2,275,058.51	3,775,058.51	
Firemen's Insurance Co.	Newark, N. J.	1,000,000.00	6,591,120.36	364,315.73	2,922,240.02	86,997.84	4,747,987.59	2,828,132.77	3,528,132.77	
First National Fire Insurance Co.	Washington, D. C.	577,275.00	1,614,627.81	39,272.41	2,603.01	19,065.71	1,187,959.49	40,672.62	1,187,959.49	
Franklin Fire Insurance Co.	Philadelphia, Pa.	500,000.00	180,262.08	1,384,998.87	710,256.58	2,725,517.83	487,764.46	987,764.46	987,764.46	
German Alliance Insurance Co.	New York	400,000.00	1,832,250.45	123,386.54	497,409.04	10,000.00	1,030,795.58	801,454.87	1,201,454.87	
German American Insurance Co.	New York	2,000,000.00	21,490,623.83	1,085,474.68	9,168,457.75	192,777.25	12,456,710.28	11,033,913.55	11,033,913.55	
Germania Fire Insurance Co.	New York	1,000,000.00	1,000,000.00	3,414,214.45	3,414,214.45	6,002,312.21	4,684,312.21	5,315,687.79	6,002,312.21	
Girard Fire & Marine Insurance Co.	Philadelphia, Pa.	500,000.00	2,498,220.93	63,993.90	991,993.76	580,378.57	2,136,360.63	361,870.30	561,870.30	
Globe Falls Insurance Co.	Glens Falls, N. Y.	500,000.00	5,560,888.81	301,434.71	2,562,027.23	65,764.58	3,432,262.29	2,128,262.29	2,628,262.29	
*Globe Fire Insurance Co.	Huron, S. Dak.	200,000.00	294,789.71	5,892.72	33,525.21	30,531.47	270,255.40	24,530.31	224,530.31	
Hannover Fire Insurance Co.	New York	1,000,000.00	1,000,000.00	2,427,484.40	2,564,398.56	3,368,568.56	3,368,568.56	1,716,431.44	1,716,431.44	
Hartford Fire Insurance Co.	Hartford, Conn.	2,000,000.00	26,954,099.46	1,654,270.34	15,251,452.23	1,005,272.17	19,910,996.34	7,043,103.12	9,043,103.12	
Home Insurance Co.	New York	6,000,000.00	35,313,539.27	1,554,384.79	14,268,024.01	2,787,656.32	24,610,955.11	10,703,474.16	16,703,474.16	
Home Fire Insurance Co. of Utah	Salt Lake City	300,000.00	1,051,488.55	3,278.66	105,205.67	5,000.00	413,484.53	638,004.02	393,004.02	
**Imperial Assurance Co.	New York	200,000.00	314,761.24	21,400.18	306,081.38	12,500.00	539,381.56	274,739.78	474,739.78	
Insurance Co. of North America	Philadelphia, Pa.	4,000,000.00	18,710,715.10	1,739,648.97	7,134,426.75	1,456,632.38	14,370,715.17	4,000,000.00	8,000,000.00	
Insurance Co. of the State of Pennsylvania	Philadelphia, Pa.	1,000,000.00	3,791,195.92	269,436.58	1,636,471.30	539,678.00	3,465,879.88	326,316.04	1,325,316.04	
Liverpool & London & Globe Insurance Co.	New York	200,000.00	1,168,634.05	55,540.00	320,946.61	24,187.40	560,674.01	567,980.04	767,980.04	
Merchants Fire Insurance Co.	Denver, Colo.	200,000.00	451,980.43	10,008.43	11,978.87	1,197.82	328,480.12	125,500.30	325,500.30	
Merchants Fire Assurance Corporation	New York	200,000.00	970,282.29	52,988.00	310,743.93	5,000.00	568,731.93	401,551.23	601,551.23	
Michigan Commercial Insurance Co.	Lansing, Mich.	400,000.00	935,533.97	54,828.44	267,695.28	13,000.00	735,523.72	200,010.25	600,010.25	
Michigan Fire & Marine Insurance Co.	Detroit, Mich.	400,000.00	1,524,381.57	59,634.66	685,952.41	32,799.30	1,173,386.37	345,995.20	745,995.20	
Milwaukee Mechanics Insurance Co.	Milwaukee, Wis.	1,000,000.00	4,203,215.47	228,230.67	2,259,601.15	138,228.18	3,626,060.00	577,155.47	1,677,155.47	
Minneapolis Fire & Marine Insurance Co.	Minneapolis, Minn.	200,000.00	672,123.54	23,692.31	201,231.01	8,772.26	438,700.58	241,422.96	441,422.96	
Montana Fire Insurance Co.	Butte, Mont.	249,390.00	397,714.63	4,976.26	45,974.96	17,738.32	311,119.54	86,595.09	338,595.09	
*Mutual Fire Insurance Co. of Montana	Helena, Mont.	Mutual	45,916.35	892.77	.....	.....	892.77	45,023.58	45,023.58	
National Ben Franklin Fire Insurance Co.	Pittsburg, Pa.	1,000,000.00	3,874,160.31	204,578.77	1,473,473.30	28,954.33	2,980,106.10	385,554.24	1,895,554.24	
National Fire Insurance Co.	Pittsburg, Pa.	2,000,000.00	10,419,725.14	875,183.85	8,909,007.78	659,245.59	12,443,450.22	3,606,160.22	3,606,160.22	
National Union Fire Insurance Co.	Pittsburg, Pa.	1,000,000.00	4,256,915.59	292,626.66	2,479,502.43	221,446.27	3,998,575.76	263,340.23	1,263,340.23	
Newark Fire Insurance Co.	Newark, N. J.	500,000.00	2,105,419.32	141,698.43	919,892.27	28,300.29	1,589,970.99	515,448.33	1,015,448.33	
New Brunswick Fire Insurance Co.	New Brunswick, N. J.	400,000.00	1,257,304.39	33,686.00	574,857.68	12,542.97	1,040,286.65	217,017.74	817,017.74	
New Hampshire Fire Insurance Co.	New Hampshire, N. H.	400,000.00	1,350,000.00	33,686.00	2,569,187.00	3,683,483.31	4,622,665.31	1,266,314.69	1,366,314.69	
Niagara Fire Insurance Co.	New York	1,000,000.00	7,502,873.16	347,315.12	3,682,592.68	85,532.35	5,115,440.15	2,387,433.01	3,387,433.01	
North River Insurance Co.	New York	500,000.00	2,860,131.49	212,108.69	1,486,938.84	27,161.25	2,227,208.78	632,922.71	1,132,922.71	
Northern Insurance Co.	New York	350,000.00	1,424,262.15	76,789.80	755,453.63	15,000.00	1,197,242.43	227,019.72	577,019.72	
Northeastern Fire & Marine Insurance Co.	Minneapolis, Minn.	200,000.00	420,532.92	51,497.23	15,912.83	2,930.92	462,066.95	1,067,933.05	1,067,933.05	
Northern National Insurance Co.	Milwaukee, Wis.	1,000,000.00	6,687,610.27	205,711.97	3,304,684.53	636,836.76	5,147,232.28	1,520,377.01	2,520,377.01	
Orient Insurance Co.	Hartford, Conn.	1,000,000.00	3,625,672.00	110,341.37	1,478,035.93	35,223.30	2,623,066.56	1,002,065.44	2,002,065.44	
Pennsylvania Fire Insurance Co.	Philadelphia, Pa.	750,000.00	8,090,190.07	424,945.66	3,582,448.89	1,144,242.18	5,901,636.73	2,188,553.34	2,938,553.34	
Peoples National Fire Insurance Co.	Wilmington, Del.	1,000,000.00	1,943,259.64	69,507.01	588,770.77	24,548.44	1,648,585.15	2,964,139.49	2,964,139.49	
Phoenix Insurance Co.	Hartford, Conn.	3,000,000.00	14,563,612.46	592,756.78	5,487,443.10	250,000.00	9,290,705.88	4,272,906.58	8,272,906.58	
Providence Washington Insurance Co.	Providence, R. I.	1,000,000.00	5,183,653.04	71,467.49	2,535,954.33	67,000.00	4,317,421.82	866,231.52	1,866,231.52	
Queen Insurance Co.	New York	1,000,000.00	10,187,030.43	433,560.02	4,563,669.63	148,358.20	6,165,587.85	4,021,442.19	5,021,442.19	
Reliance Insurance Co.	Philadelphia, Pa.	400,000.00	1,351,308.81	84,656.35	713,777.48	165,843.52	1,363,787.35	1,702,511.46	1,702,511.46	
Rocky Mountain Fire Insurance Co.	Great Falls, Mont.	250,000.00	420,532.92	1,115.00	15,912.83	2,930.92	462,066.95	1,067,933.05	1,067,933.05	
Security Insurance Co.	New Haven, Conn.	1,000,000.00	4,173,901.26	192,097.45	2,150,542.30	36,548.46	3,379,189.01	794,712.25	1,794,712.25	
Springfield Fire & Marine Insurance Co.	Springfield, Mass.	2,500,000.00	10,970,404.74	583,700.36	5,542,965.61	353,801.61	8,970,947.61	1,990,436.53	4,490,436.53	
St. Paul Fire & Marine Insurance Co.	St. Paul, Minn.	1,000,000.00	10,162,454.84	578,441.27	5,235,618.10	138,752.40	6,945,511.77	3,216,643.07	4,216,643.07	
Standard Fire Insurance Co.	Hartford, Conn.	2,000,000.00	14,563,612.46	61,912.28	5,487,443.10	13,851.29	9,290,705.88	4,272,906.58	8,272,906.58	
Twin City Fire Insurance Co.	Minneapolis, Minn.	500,000.00	906,610.90	13,182.99	248,714.26	13,905.45	774,990.30	131,620.37	631,620.37	
Vulcan Fire Insurance Co.	Oakland, Cal.	500,000.00	982,967.86	9,333.40	74,938.60	6,978.50	591,250.90	291,717.36	891,717.36	
Westchester Fire Insurance Co.	New York	500,000.00	5,948,735.08	449,503.25	3,327,393.08	90,384.02	4,367,280.35	1,581,454.73	2,081,454.73	
Williamsburgh City Fire Insurance Co.	New York	1,000,000.00	4,719,953.94	248,258.00	2,579,461.68	37,000.00	3,900,779.68	819,214.26	1,819,214.26	

*Admitted 1914.

**Admitted and withdrawn 1914.

***Formerly Pelican Assurance Co.

FOREIGN FIRE INSURANCE COMPANIES

TABLE G

Summary of Statements as to U. S. Deposits, Surplus, Assets and Liabilities

Name of Company	Location.	United States Deposits	Admitted Assets	Unpaid Losses	Unearned Premiums	Other Liabilities	Total Liabilities Except U. S. Deposits and Surplus	Surplus Over All Liabilities	Surplus as Regards Policy Holders
Aachen & Munich Fire Insurance Co.	Aix-La-Chapelle, Ger.	\$245,000.00	\$ 2,664,663.14	\$ 131,158.15	\$ 1,291,056.30	\$ 24,259.04	\$ 1,446,473.49	\$ 1,218,189.65	\$ 1,218,189.65
Atlas Assurance Co., Ltd.	London, Eng.	200,000.00	2,962,091.62	129,723.95	1,691,756.56	46,696.77	1,867,177.28	1,094,914.34	1,094,914.34
British America Assurance Co.	Toronto, Canada	215,000.00	1,843,585.14	142,201.71	958,715.87	19,134.86	1,120,152.44	508,432.70	508,432.70
Caledonian Insurance Co.	Edinburgh, Scot.	225,000.00	2,284,041.17	186,546.98	1,460,252.59	37,000.00	1,883,801.57	600,239.60	600,239.60
Commercial Union Assurance Co., Ltd.	London, Eng.	200,000.00	9,204,062.76	593,028.10	6,210,216.41	217,359.28	7,020,603.79	2,183,448.96	2,183,448.96
Hamburg-Bremen Fire Insurance Co.	Hamburg, Ger.	200,000.00	1,876,636.90	165,005.00	1,116,384.75	35,000.00	1,316,389.75	360,247.15	360,247.15
Law Union & Rock Insurance Co., Ltd.	London, Eng.	338,000.00	1,320,887.76	43,299.90	392,149.45	10,146.82	445,696.17	537,291.59	537,291.59
Liverpool & London & Globe Ins. Co., Ltd.	Liverpool, Eng.	200,000.00	14,783,618.59	1,116,792.54	8,453,499.48	391,171.13	9,961,463.20	4,822,155.49	4,822,155.49
London Assurance Corporation	London, Eng.	240,000.00	3,913,429.41	535,809.40	2,292,775.90	83,597.87	2,912,183.17	1,001,246.24	1,001,246.24
London & Lancashire Fire Ins. Co., Ltd.	Liverpool, Eng.	200,000.00	4,864,379.73	220,974.57	2,791,005.63	67,408.94	3,079,389.14	1,784,990.59	1,784,990.59
New Zealand Fire Ins., Co., Ltd.	Auckland, New Z.	200,000.00	812,722.46	24,993.33	341,986.56	15,593.27	382,673.16	430,149.30	430,149.30
North British & Mercantile Insurance Co.	London, Eng.	200,000.00	8,921,607.68	494,297.24	4,673,458.55	137,076.00	5,304,831.69	3,616,776.09	3,616,776.09
Northern Assurance Co., Ltd.	London, Eng.	200,000.00	5,583,800.63	339,446.84	2,878,363.70	87,043.67	3,304,860.21	2,078,940.42	2,078,940.42
Norwich Union Fire Insurance Soc., Ltd.	Norwich, Eng.	400,000.00	3,127,486.69	206,084.67	1,684,405.17	53,911.33	1,944,401.17	1,183,085.52	1,183,085.52
Palatine Insurance Co., Ltd.	London, Eng.	200,000.00	3,185,774.33	219,979.00	1,915,961.08	45,396.00	2,181,336.08	1,004,438.25	1,004,438.25
Phoenix Assurance Co., Ltd.	London, Eng.	200,000.00	4,027,712.25	228,844.86	2,248,956.09	67,750.00	2,536,560.95	1,492,161.30	1,492,161.30
Prussian National Insurance Co.	Stettin, Ger.	220,000.00	2,338,540.84	130,550.22	1,234,497.57	30,087.00	1,395,134.79	783,406.05	783,406.05
Royal Exchange Assurance	London, Eng.	400,000.00	2,947,576.17	227,849.92	1,535,487.74	56,929.16	1,880,266.82	667,308.35	667,308.35
Royal Insurance Co., Ltd.	Liverpool, Eng.	560,000.00	13,291,637.13	773,328.58	8,326,595.42	431,150.76	9,531,074.76	3,200,562.42	3,200,562.42
Scottish Union & National Insurance Co.	Edinburgh, Scotland.	200,000.00	6,362,813.98	246,623.00	2,427,348.48	60,133.18	2,734,004.66	3,428,809.32	3,428,809.32
State Assurance Co., Ltd.	Liverpool, Eng.	200,000.00	852,483.38	17,316.00	154,991.50	11,500.00	1,135,807.60	268,676.28	268,676.28
Sun Insurance Office	London, Eng.	200,000.00	4,859,613.80	320,480.49	2,913,780.06	77,993.30	3,312,255.85	1,547,357.95	1,547,357.95
Svea Insurance Co.	Gothenburg, Sweden.	200,000.00	1,588,370.99	103,960.26	848,632.89	26,128.82	978,721.97	409,649.02	409,649.02
Union Assurance Society, Ltd.	London, Eng.	200,000.00	1,458,339.14	47,468.00	623,677.17	18,881.00	690,026.17	868,312.97	868,312.97
Western Assurance Co.	Toronto, Canada	212,000.00	2,548,973.36	191,329.61	1,249,963.34	26,326.05	1,467,625.60	864,347.75	864,347.75
Yorkshire Insurance Co., Ltd.	York, Eng.	200,000.00	352,626.64	59,131.30	445,380.36	9,000.00	513,611.66	239,114.98	239,114.98

MISCELLANEOUS INSURANCE COMPANIES

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914

Showing the Business Transacted in Montana for the Calendar Year 1914, by Miscellaneous Casualty, Liability, Fidelity and Surety Companies

NAME OF COMPANY	Hail & Cyclone		Phys. Defense		Livestock		Sprinkler		Accident		Liability		Fidelity and Surety		Plate Glass		Steam Boiler		Burglary and Theft		Health		Automobile and Trains, Property Damage.		Workmen's Collective		Totals		Premium For- Paid	
	Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses	Premium For- Paid	
Aetna Accident & Liability Co.	\$	\$	\$	\$	\$	\$	\$ 73.29	\$ 9.60	\$ 20.00	\$ 885.02	\$ 71.67	\$ 15,678.82	\$ 5,960.23	\$ 72.38	\$ 2,174.90	\$ 1,177.60	\$	\$	\$ 425.89	\$ 63.25	\$	\$	\$ 6,342.50	\$ 4,288.61	\$	\$	\$ 15,068.78	\$ 5,611.14	\$ 291.28	
Aetna Life Insurance Co.									8,765.26	1,885.02	71,569.56	16,678.82									2,613.20	734.60					82,948.08	18,298.44	1,558.96	
*American Casualty Co.									13,242.10	4,835.23											1,070.01	300.48					14,312.11	4,835.71	311.27	
*American Surety Co.									16.50				19,673.78	2,732.90													19,673.78	2,732.90	418.48	
Bankers Casualty Co.									1,549.01	244.02	927.66	2,962.17									8.77	71.20					357.40	16.50	125.00	
Casualty Co. of America									46,677.32	25,677.41											2,188.97	3,277.89					2,188.97	3,277.89	125.00	
Continental Casualty Co.									2,427.32	1,114.23	23,064.97	12,567.40	44.61								110.66	31.00	411.50	76.26	85.20	18.85	62,141.17	31,000.30	1,267.52	
*Des Moines Mutual Hail & Cyclone Ins. Assn.																											26,151.26	13,807.73	548.08	
Employers' Liability Assurance Corporation									830.60		3,462.58	1,205.00	96.06		2,386.90	1,242.34	238.23				300.45	71.20	341.75		5.38		7,482.35	4,006.14	174.70	
Equitable Surety Co.									297.75	3.00	1,205.00	1,205.00	18,266.22	3,923.54	2,139.71	769.00					950.17	71.20	35.00	48.20			21,627.85	5,976.24	485.56	
Fidelity & Casualty Co.									7,730.69	3,480.58	500.27				100.75								14,538.35	16,792.53			3,980.55	208.64		
Fidelity & Deposit Co.																											2,479.08	32.35	125.00	
Frankfort General Ins. Co.																											11,718.66	6,725.46	259.37	
Guardian Casualty & Guaranty Co.																											11,718.66	6,725.46	259.37	
Hartford Steam Boiler Insp. & Ins. Co.																											11,718.66	6,725.46	259.37	
Lloyds Plate Glass Ins. Co.																											11,718.66	6,725.46	259.37	
London & Lancashire Guaranty & Accident Co.									204.75	42.42	337.37																204.75	42.42	337.37	125.00
Maryland Casualty Co.									548.59	327.55	15,461.16	17,467.60	2,817.02	8.93	2,689.12	1,382.76					514.88	336.40	20.00				15,480.17	10,877.49	334.60	
Massachusetts Bonding & Insurance Co.			283.33						5,705.59	9,479.81	316.08																	9,463.48	3,469.35	214.07
Merchants Life & Casualty Co.									9,463.48	3,469.35																	9,463.48	3,469.35	214.07	
Metropolitan Casualty Ins. Co.									70.50																			70.50		125.00
Midland Casualty Co.									1,368.40	5,180.72																	1,368.40	5,180.72	125.00	
Montana Livestock & Casualty Ins. Co.					27,485.17	8,168.00																					27,485.17	8,168.00	574.70	
*National Casualty Co.									9,049.77	148.05			31,372.71	5,959.61													9,049.77	148.05	125.00	
National Surety Co.									699.95	701.16																		699.95	701.16	14.00
National Life of the U. S. A.																														
New York Plate Glass Insurance Co.																														
North American Accident Insurance Co.									29,432.26	17,167.62																				
Ocean Accident & Guarantee Corporation									1,423.40	6,863.98	8,942.93	10,649.41	20.00		171.77	75.00	29.20				1,030.73	288.14	211.25	20.00						
Pacific Mutual Life Insurance Co.									33,457.44	12,138.09																				
Preferred Accident Insurance Co.									7,558.88	2,248.35			12.50								97.73	4,530.94	2,342.67							
Royal Indemnity Co.									1,086.81	7,763.86	6,464.67	2,135.00	902.82	3,500.00	4,067.63	574.36	71.00				892.46	30.18	55.29							
St. Paul Mut. Hail & Cyclone Ins. Co.	39,772.92	15,376.99																												
Standard Accident Ins. Co.																														
State Farmers Mutual Hail Insurance Co.	32,641.93	16,242.59																												
Travelers Insurance Co.									2,393.79	366.24																				
**Union Health & Accident Insurance Co.									4,008.71	628.04	130.67																			
*United States Fidelity & Guaranty Co.									1,679.25	225.70																				
**United States Health & Accident Ins. Co.									384.25	155.57	17,014.28	4,399.15	41,879.21	3,016.22	2,334.83															
**Western Life & Accident Co.									166.85	78.35																				
Totals	\$ 72,414.85	\$ 31,619.58	\$ 283.33	\$	\$ 27,485.17	\$ 8,168.00	\$ 73.29	\$ 9.60	\$ 185,530.12	\$ 96,293.64	\$ 169,622.34	\$ 79,397.47	\$ 130,156.16	\$ 19,309.64	\$ 33,648.69	\$ 15,279.27	\$ 1,269.33	\$ 32.35	\$ 5,039.42	\$ 5,124.13	\$ 42,999.03	\$ 24,718.09	\$ 7,099.09	\$ 4,391.96	\$ 5,048.50	\$ 273.60	\$ 683,668.28	\$ 284,617.23	\$ 15,142.18	

*Admitted 1914.

**Withdrawn 1914.

***Reinsured in Massachusetts Bonding & Insurance Co., 1914

*Including health.

MISCELLANEOUS INSURANCE COMPANIES

TABLE I

Summary of Statements as to Capital, Surplus, Assets and Liabilities

NAME OF COMPANY.	Location.	Paid Up Capital	Admitted Assets	Unpaid Losses	Unearned Premiums	Other Liabilities	Total Liabilities Including Capital	Surplus Over All Liabilities	Surplus as Regards Policy Holders
Aetna Accident & Liability Co.....	Hartford, Conn.....	\$ 1,000,000.00	\$ 3,292,950.49	\$ 194,200.33	\$ 916,169.58	\$ 196,695.24	\$ 2,307,065.15	\$ 1,085,885.34	\$ 2,085,885.34
Aetna Life Insurance Co.....	Hartford, Conn.....	4,000,000.00	10,218,887.84	2,791,906.92	3,313,361.36	764,025.60	10,869,292.88	1,349,594.96	5,349,594.96
American Casualty Co.....	Tacoma, Wash.....	204,175.00	290,002.47	5,737.00	30,023.42	14,612.58	244,548.00	45,454.47	249,029.47
American Surety Co.....	New York, N. Y.....	5,000,000.00	8,869,248.91	856,261.63	2,252,612.06	235,669.50	8,455,643.19	433,705.72	5,433,705.72
Bankers' Casualty Co.....	Minneapolis, Minn.....	100,000.00	162,424.52	4,856.94	10,199.05	4,597.22	119,653.21	42,771.31	142,771.31
Casualty Co. of America.....	New York, N. Y.....	750,000.00	2,400,490.58	1,073,778.02	1,057,500.68	214,401.19	3,095,679.89	304,810.69	1,054,810.69
Continental Casualty Co.....	Hammond, Ind.....	300,000.00	2,005,487.95	182,775.94	801,949.08	420,762.93	1,705,487.95	300,000.00	600,000.00
Employers' Liability Assurance Corporation.....	London, Eng.....	**200,000.00	8,344,357.76	2,149,675.00	3,078,463.72	817,485.24	6,245,928.96	2,099,333.80	2,099,333.80
Equitable Surety Co.....	St. Louis, Mo.....	500,000.00	1,340,704.58	174,387.37	232,246.22	86,545.11	1,084,178.70	256,525.88	756,525.88
Fidelity & Casualty Co.....	New York, N. Y.....	1,000,000.00	11,858,729.53	2,697,685.80	4,915,445.39	1,206,577.53	9,819,608.72	2,039,120.81	3,039,120.81
Fidelity & Deposit Co.....	Baltimore, Md.....	3,000,000.00	10,983,904.20	1,828,214.33	3,388,360.08	1,163,575.92	9,380,150.33	1,603,753.87	4,603,753.87
Frankfort General Insurance Co.....	Frankfort-on-the-Main, Germany.....	**250,000.00	1,428,317.17	539,760.78	375,928.80	49,728.33	1,215,417.91	212,899.26	212,899.26
Guardian Casualty & Guaranty Co.....	Salt Lake, Utah.....	250,000.00	958,744.93	200,741.55	148,226.26	102,384.44	701,252.25	257,392.68	507,392.68
Hartford Steam Boiler Inspection & Ins. Co.....	Hartford, Conn.....	1,000,000.00	5,659,573.50	44,573.69	2,331,531.90	103,740.14	3,479,845.73	2,179,727.77	3,179,727.77
Lloyds' Plate Glass Insurance Co.....	New York, N. Y.....	250,000.00	909,651.71	35,497.08	313,456.65	43,180.56	642,184.29	267,617.42	517,617.42
London & Lancashire Guarantee & Accident Co.....	Toronto, Canada.....	**517,349.00	1,272,759.59	158,874.00	621,129.07	218,380.21	998,393.28	274,376.31	274,376.31
Maryland Casualty Co.....	Baltimore, Md.....	1,000,000.00	6,893,373.25	1,489,311.07	2,905,087.17	387,917.69	5,782,315.93	1,111,057.32	2,111,057.32
Massachusetts Bonding & Insurance Co.....	Boston, Mass.....	2,000,000.00	4,641,311.31	614,603.18	1,475,416.79	313,782.96	4,403,802.93	237,508.38	237,508.38
Merchants' Life & Casualty Co.....	Minneapolis, Minn.....	100,000.00	226,200.38	7,575.00	13,850.35	4,664.87	126,090.22	100,110.16	200,110.16
Metropolitan Casualty Ins. Co.....	New York, N. Y.....	200,000.00	963,636.34	54,348.40	343,613.53	60,015.12	657,977.05	310,719.29	510,719.29
Midland Casualty Co.....	Chicago, Ill.....	200,000.00	290,463.48	10,133.25	39,907.74	14,743.77	264,844.76	25,618.72	25,618.72
Montana Livestock & Casualty Ins. Co.....	Helena, Mont.....	108,897.50	145,374.81	350.00	11,612.59	1,247.54	122,107.63	23,267.18	132,164.68
*National Casualty Co.....	Detroit, Mich.....	200,000.00	352,629.89	26,176.00	15,946.00	12,600.00	254,722.00	37,907.89	297,907.89
National Surety Co.....	New York, N. Y.....	2,000,000.00	7,411,350.05	1,204,387.65	1,915,133.77	415,138.32	5,634,719.74	1,876,530.31	3,876,530.31
National Life Ins. Co. of U. S. of A.....	Chicago, Ill.....	500,000.00	12,690,285.31	51,591.26	88,895.45	11,838,773.93	12,479,260.64	211,024.57	711,024.57
New York Plate Glass Insurance Co.....	New York, N. Y.....	200,000.00	986,744.27	20,267.13	313,486.04	60,891.50	594,644.67	332,099.60	592,099.60
North American Accident Insurance Co.....	Chicago, Ill.....	200,000.00	754,066.34	127,332.23	135,209.12	62,379.56	525,521.01	228,546.33	428,546.33
Ocean Accident & Guarantee Corporation.....	London, Eng.....	**250,000.00	5,576,477.41	1,701,220.99	1,652,745.81	917,456.77	4,271,423.67	1,305,053.74	1,305,053.74
Pacific Mutual Life Insurance Co.....	Los Angeles, Calif.....	1,000,000.00	2,189,248.60	190,205.63	710,726.63	207,516.34	2,108,448.60	1,016,515.50	2,016,515.50
Preferred Accident Insurance Co.....	New York, N. Y.....	700,000.00	3,215,202.72	332,811.19	969,531.50	305,560.03	2,315,202.72	1,000,000.00	1,700,000.00
Royal Indemnity Co.....	New York, N. Y.....	1,000,000.00	4,233,166.82	767,594.53	1,601,842.35	580,117.82	3,949,554.70	283,612.12	1,283,612.12
St. Paul Mutual Hail & Cyclone Insurance Co.....	St. Paul, Minn.....	Mutual	386,819.03	2,000.00	.....	8,000.00	10,000.00	376,819.03	376,819.03
Standard Accident Insurance Co.....	Detroit, Mich.....	1,000,000.00	4,930,830.21	1,412,495.59	1,191,106.07	226,563.78	3,832,165.25	1,038,164.96	2,038,164.96
State Farmers' Mutual Hail Insurance Co.....	Waseca, Minn.....	Mutual	532,405.30	5,232.55	.....	120,173.43	125,431.98	407,973.32	407,973.32
Travelers' Insurance Co.....	Hartford, Conn.....	5,000,000.00	20,600,389.90	4,508,744.32	6,180,420.86	2,533,422.03	18,238,597.21	2,371,792.69	7,371,792.69
**Union Health & Accident Insurance Co.....	Denver, Colo.....	100,000.00	154,174.49	3,110.85	5,471.02	2,653.83	111,235.70	42,938.79	142,938.79
U. S. Fidelity & Guaranty Co.....	Baltimore, Md.....	2,000,000.00	8,626,893.95	1,872,775.23	3,088,061.50	637,168.46	7,508,005.49	1,028,888.46	3,028,888.46
***U. S. Health & Accident Insurance Co.....	Saginaw, Mich.....	.....	.....	.....	.....	.....	.....	.....	.....
*Western Life & Accident Co.....	Denver, Colo.....	Assessment	25,786.88	1,442.95	.....	6,378.52	7,821.47	17,965.41	17,965.41

*Admitted 1914.

**U. S. Deposit.

***Withdrawn 1914.

****Reinsured in Mass. Bonding & Ins. Co. 1914.

United States Home Office and General Agent's Addresses

Fire Companies

Aachen & Munich Fire Insurance Company.

Aix La-Chapelle, Germany.

Jos. A. Kelsey, U. S. Mgr., 80 Maiden Lane, New York.

A. C. Olds, Mgr., 430 California St., San Francisco.

Aetna Insurance Company.

Hartford, Conn.

William B. Clark, President; E. J. Sloan, Secretary,

W. H. Breeding, Gen. Agt., 301 California St., San Francisco.

Agricultural Insurance Company.

203 Washington St., Watertown, N. Y.

W. H. Stevens, President; J. Q. Adams, Secretary.

Edw. Brown & Sons, Gen. Agts., 202-204 Sansome St., San Francisco.

Alliance Insurance Company.

232 Walnut St., Philadelphia, Pa.

Eugene L. Ellison, President; T. Howard Wright, Secretary.

J. C. Johnston, Gen. Agt., 343 Sansome St., San Francisco.

American Central Insurance Company.

816 Olive St., St. Louis, Mo.

Edw. T. Campbell, President; B. G. Chapman, Jr., Secretary.

Christensen & Goodwin, Mgrs., 241 Sansome St., San Francisco..

American Insurance Company.

70 Park Place, Newark, N. J.

P. L. Hoadley, President; Frederick Hoadley, Secretary.

Geo. O. Hoadley, Mgr., 219 Sansome St., San Francisco.

Anglo-American Reinsurance Co.,

175 W. Jackson Blvd., Chicago, Ill..

Willis S. Herrick, President; L. M. Risley, Secretary.

Atlas Assurance Company, Limited.

London, England.

Frank Lock, U. S. Mgr., 100 William Street, New York.

Frank J. Devlin, Mgr., 100 Sansome St., San Francisco.

British America Assurance Company.

18-22 Front St., Toronto, Canada.

W. B. Meikle, Gen. Mgr.; E. F. Garrow, Secretary.

H. T. Lamey, Mgr., Denver, Colorado.

Caledonian Insurance Company.

Edinburgh, Scotland.

Chas. H. Post, U. S. Mgr., 50-52 Pine Street, New York.

A. C. Olds, Mgr., 430 California St., San Francisco.

California Insurance Company.

550 Sacramento St., San Francisco, Cal.

E. T. Niebling, President; George W. Brooks, Secretary.

Citizens Insurance Company.

1101-1121 Pierse Bldg., St. Louis, Mo.

Chas. E. Chase, President; P. O. Crocker, Secretary.

Dixwell Hewitt, Gen. Agt., 430 California St., San Francisco.

Commercial Union Assurance Company, Limited.

London, England.

A. H. Wray, U. S. Mgr., 55 John St., New York.

E. T. Niebling, Mgr., 558 Sacramento St., San Francisco.

Commercial Union Fire Insurance Company.

55 John St., New York City.

A. H. Wray, President; C. J. Holman, Secretary.

E. T. Niebling, Mgr., 558 Sacramento St., San Francisco.

Commonwealth Insurance Company.

76 William St., New York.

E. G. Richards, President; Robert Newbould, Secretary.

Concordia Fire Insurance Company.

Corner West Water and Wells St., Milwaukee, Wis.

Gustav Wollaeger, Jr., President; Frank Damkoehler, Secretary.

Bertheau, Selbach & Bertheau, Gen. Agts., 411 Sansome St., San Francisco.

Connecticut Fire Insurance Company.

51 Prospect St., Hartford, Conn.

Edward Milligan, President; John A. Cosmos, Secretary.

B. J. Smith, Mgr., Insurance Exchange, San Francisco.

Continental Insurance Company.

80 Maiden Lane, New York.

Henry Evans, President; C. R. Tuttle, Secretary.

Western Dept., 332 So. La Salle St., Chicago, Ill.

County Fire Insurance Company.

100 S. Fourth St., Philadelphia, Pa.

Chas. R. Peck, President; E. A. Law, Secretary.

Detroit Fire & Marine Insurance Co.

95 Shelby St., Detroit, Mich.

E. H. Butler, President; A. H. McDonnell, Secretary.

Edwin Parrish, Mgr., 334 Pine St., San Francisco.

Equitable Fire & Marine Insurance Co.

1 Custom House St., Providence, Rhode Island.

Fred W. Arnold, President; Samuel G. Howe, Secretary.

Geo. H. Tyson, Gen. Agt., 210 Sansome St., San Francisco.

Fidelity-Phenix Fire Insurance Company.

80 Maiden Lane, New York.

Henry Evans, President; C. R. Street, Secretary.

Western Department, 137 So. La Salle St., Chicago, Ill.

Fire Association of Philadelphia.

N. W. Cor. 4th and Walnut St., Philadelphia, Pa.

E. C. Irvin, President; M. G. Garrigues, Secretary.

J. W. Cochran, Mgr., Insurance Exchange, Chicago, Ill.

Fireman's Fund Insurance Company.

California and Sansome Sts., San Francisco.

Bernard Faymonville, President; Louis Weinman, Secretary.

Frank G. White, Gen. Agt., Colorado Bldg., Denver, Colo.

Firemen's Insurance Company.

780 Broad St., Newark, N. J.

Daniel H. Dunham, President; A. H. Hassinger, Secretary.

Neal Bassett, Mgr., 205 La Salle St., Chicago, Ill.

First National Fire Insurance Company.

Southern Bldg., Washington, D. C.

Robert J. Wynne, President; John E. Smith, Secretary.

Edw. Brown & Sons, Gen. Agts., 202-204 Sansome St., San Francisco.

Franklin Fire Insurance Company.

421 Walnut St., Philadelphia, Pennsylvania.

F. E. Parkhurst, President; Edgar P. Luce, Secretary.

C. C. Kinney, Mgr., 934 Merchants Exchange Bldg., San Francisco.

German Alliance Insurance Company.

No. 1 Liberty St., New York.

William N. Kremer, President; Edwin G. Cragin, Secretary.

W. H. Sage, Mgr., 76 West Monroe Street, Chicago, Ill.

German American Insurance Company.

1 Liberty St., New York.

William N. Kremer, President; Edwin G. Cragin, Secretary.

W. H. Sage, Mgr., 76 West Monroe Street, Chicago, Ill.

Germania Fire Insurance Company.

62 William St., New York.

Geo. B. Edwards, President; Gustav Kehr, Secretary.

E. G. Halle, Mgr., 160 W. Jackson Blvd., Chicago, Ill.

Girard Fire & Marine Insurance Company.

Chestnut and Seventh Sts., Philadelphia, Pa.

Henry M. Gatz, President; Edward J. Thomason, Secretary.

Edward E. Potter & Sons, Gen. Agts., 576 Sacramento St., San Francisco.

Glens Falls Insurance Company.

191 Glenn Street, Glens Falls, N. Y.

R. A. Little, President; H. N. Dickinson, Secretary.

Edward E. Potter & Sons, Gen. Agts., 576 Sacramento St., San Francisco.

Globe Fire Insurance Company.

Huron, South Dakota.

H. C. Shober, President; W. N. Farmer, Secretary.

Hamburg-Bremen Fire Insurance Company.

Hamburg, Germany.

H. N. Kelsey, U. S. Mgr., 123 William St., New York.

Macdonald & Miles, Gen. Agts., 340 California St., San Francisco.

The Hanover Fire Insurance Company.

34 and 36 Pine St., New York.

R. Emory Warfield, President; Joseph McCord, Secretary.

Hartford Fire Insurance Company.

125 Trumbull St., Hartford, Conn.

R. M. Bissell, President; Fred'k. Samson & S. E. Locke, Secretaries.
Dixwell Hewitt, Gen. Agt., 430 California St., San Francisco.

Home Fire Insurance Company of Utah.

18-26 South Main St., Salt Lake City, Utah.

Heber J. Grant, President; Horace G. Whitney, Secretary.

Home Insurance Company.

56 Cedar St., New York.

Elbridge G. Snow, President; Areunah M. Burtis & Chas. L. Tyner,
Secretaries.

Imperial Assurance Company.

100 William Street, New York.

Percival Beresford, President; Howard Terhune, Secretary.
W. Irving, Gen. Agt., 343 Sansome St., San Francisco.

Insurance Company of North America.

232 Walnut St., Philadelphia, Pa.

Eugene L. Ellison, President; T. Houard Wright, Secretary.
J. C. Johnston, Gen. Agt., 343 Sansome St., San Francisco.

Insurance Company of the State of Pennsylvania.

308-310 Walnut St., Philadelphia, Pa.

Gustavus Remark, Jr., President; John J. P. Rodgers, Secretary.

Law Union & Rock Insurance Company, Ltd.

London, England.

Hall & Henshaw, U. S. Mgrs., 49 John St., N. Y.

H. H. Smith, Mgr., 433 California St., San Francisco.

Liverpool & London & Globe Insurance Company, Ltd.

Liverpool, England.

Henry W. Eaton, U. S. Mgr., 80 William Street, New York.

Wm. S. Warren, Mgr., Insurance Exchange Bldg., Chicago, Ill.

Liverpool & London & Globe Insurance Company.

80 William Street, New York.

Henry W. Eaton, President; Geo. W. Hoyt, Secretary.

Wm. S. Warren, Gen. Agt., Insurance Exchange Bldg., Chicago, Ill.

London Assurance Corporation.

London, England.

Chas. L. Case, U. S. Mgr., 84 William St., New York.

A. W. Thornton, Mgr., Pine & Sansome Sts., San Francisco.

London & Lancashire Fire Insurance Company, Ltd.

Liverpool, England.

Archibald G. McIlwaine, Jr., U. S. Mgr., 57 and 59 William St., New York.

Sam B. Stoy, Mgr., 332 Pine St., San Francisco.

Merchants Fire Insurance Company.

627-632 Gas & Electric Bldg., Denver, Colo.

W. J. Galligan, President; J. R. Gardner, Secretary.

Merchants Fire Assurance Corporation.

2 Liberty Street, New York.

Edward L. Ballard, President; Alden C. Noble, Secretary.

Wm. W. Alverson, Mgr., 374 Pine St., San Francisco.

Michigan Commercial Insurance Company.

116 W. Ottawa St., Lansing, Michigan.

F. D. Bennett, President; A. D. Baker, Secretary.

Geo. W. Brooks, Gen. Agt., 550 Sacramento St., San Francisco.

Michigan Fire & Marine Insurance Company.

Penobscot Bldg., Detroit, Michigan.

D. M. Ferry, Jr., President; H. E. Everett, Secretary.

Wayman & Henry, Gen. Agts., Sacramento and Sansome Streets, San Francisco.

Michigan Millers Mutual Fire Insurance Company.

120 Ottawa St., Lansing, Michigan.

Robert Henkel, President; A. D. Baker, Secretary.

Millers National Insurance Company.

175 W. Jackson Boulevard, Chicago.

C. H. Seybt, President; M. A. Reynolds, Secretary.

Milwaukee Mechanics' Insurance Company.

First National Bank Building, Milwaukee, Wis.

William L. Jones, President; Oscar Griebing, Secretary.

Minneapolis Fire & Marine Insurance Company.

McKnight Building, Minneapolis, Minn.

Fred C. Van Dusen, President; Alfred Stinson, Secretary.

Montana Fire Insurance Company.

State Savings Bank Building, Butte, Montana.

W. R. Allen, President; Charles M. McCoy, Secretary.

Mutual Fire Insurance Company of Montana.

Power Block, Helena, Montana.

Chas. B. Power, President; Fred C. Taylor, Secretary.

National-Ben Franklin Fire Insurance Company.

120-122 Ohio St., West, Pittsburgh, Pa.

Samuel McKnight, President; H. M. Schmitt, Secretary.

J. R. Gardner, Gen. Agt., Denver, Colo.

National Fire Insurance Company.

95 Pearl St., Hartford, Conn.

James Nichols, President; G. H. Tryon, Secretary.

Wayman & Henry, Gen. Agts., Sansome and Sacramento Streets, San Francisco.

National Union Fire Insurance Company.

H. W. Oliver Bldg., Pittsburg, Pa.

E. E. Cole, President; W. F. Braun, Secretary.

Newark Fire Insurance Company.

Newark, N. J.

Edward J. Haynes, President; T. L. Farquhar, Secretary.

George W. Dornin, Mgr., California and Montgomery Sts., San Francisco.

New Brunswick Fire Insurance Company.

40 Paterson St., New Brunswick, N. J.

Geo. A. Viehmann, President; Chas. D. Ross, Secretary.

Wm. W. Alverson, Mgr., 374 Pine St., San Francisco.

New Hampshire Fire Insurance Company.

876 Elm St., Manchester, N. H.

Frank W. Sergeant, President; Frank E. Martin, Lewis W. Crockett and Wm. B. Burpee, Secretaries.

New Zealand Insurance Company, Limited.

Auckland, New Zealand.

Clinton Folger and Walter M. Speyer, U. S. Mgrs., 334 California St.,
San Francisco.

Niagara Fire Insurance Company.

25 Liberty St., New York.

Harold Herrick, President; Geo. W. Dewey, Secretary.

W. L. Steele, Gen. Agt., 1337 Insurance Exchange Bldg., Chicago, Ill.

North British & Mercantile Insurance Company.

London and Edinburgh, Great Britain.

E. G. Richards, U. S. Mgr., 76 William St., New York City.

North River Insurance Company.

93-97 William St., New York.

William E. Hutchins, President; Frederick H. Crum, Secretary.

W. W. Alverson, Mgr., 374 Pine St., San Francisco.

Northern Assurance Company, Ltd.

London, England.

G. H. Lermitt, U. S. Mgr., Monadnock Block, Chicago, Ill.

Northern Insurance Company.

New York City, N. Y.

William Mason, President; James Marshall, Secretary.

McClure Kelly, Mgr., Insurance Exchange, San Francisco.

Northwestern Fire & Marine Insurance Company.

117-129 South 5th St., Minneapolis, Minn.

Walter C. Leach, President; John H. Griffin, Secretary.

Northwestern National Insurance Company.

Wisconsin and Jackson Sts., Milwaukee, Wis.

Wilford M. Patton, President; Joseph Huebl, Secretary.

Norwich Union Fire Insurance Society, Ltd.

Norwich, England.

J. Montgomery Hare and William Hare, U. S. Mgrs., 59 John St., New
York.

J. L. Fuller, Mgr., San Francisco.

Orient Insurance Company.

20-22 Trinity St., Hartford, Conn.

Archibald G. McIlwaine, Jr., President; Henry W. Gray, Jr., Secretary.

Sam B. Stoy, Mgr., 332 Pine St., San Francisco.

Chas. E. Dox, Mgr., Hail Department, Chicago, Ill.

Palatine Insurance Company, Limited.

London, England.

A. H. Wray, U. S. Mgr., 55 John Street, New York.

E. T. Niebling, Mgr., 558 Sacramento St., San Francisco.

Pennsylvania Fire Insurance Company.

510 Walnut St., Philadelphia, Pa.

R. Dale Benson, President; W. Gardner Crowell, Secretary.

R. W. Osborne, Mgr., 201 Sansome St., San Francisco.

People's National Fire Insurance Company.

Wilmington, Delaware.

Home Office, Third and Walnut Sts., Philadelphia, Pa.

E. C. Stokes, President; Henry T. Alley, Secretary.

W. A. Laidlaw, Mgr., 311-313 Nicollet Ave., Minneapolis, Minn.

Phoenix Assurance Company, Limited.

London, England.

Percival Beresford, Mgr., 100 William St., New York.

W. Irving, Gen. Agt., 343 Sansome St., San Francisco.

Phoenix Insurance Company.

36 Pearl St., Hartford, Connecticut.

Edward Mulligan, President; John B. Knox and Thomas C. Temple,
Secretaries.

George H. Tyson, Gen. Agt., 210 Sacramento St., San Francisco, Cal.

Providence Washington Insurance Company.

20 Market Square, Providence, Rhode Island.

J. B. Branch, President; A. G. Beals, Secretary.

Curtis & Gordon, Mgrs., 300 California St., San Francisco.

Prussian National Insurance Company.

Stettin, Germany.

H. W. Letton, U. S. Mgr., 175 W. Jackson Blvd., Chicago, Ill.

Queen Insurance Company of America.

84 William St., New York.

Edward F. Beddall, President; Nevett S. Bartow, Secretary.

Rolla V. Watt, Mgr., 201 Sansome St., San Francisco.

Reliance Insurance Company.

429 Walnut St., Philadelphia, Pa.

Wm. Chubb, President; Chas. J. Wister, Secretary.

C. C. Kinney, Mgr., Merchants Exchange Bldg., San Francisco. .

Rocky Mountain Fire Insurance Company.

Great Falls, Montana.

Geo. Lloyd, President; Leo P. McMeel, Secretary.

Royal Exchange Assurance.

London, England.

R. D. Harvey, U. S. Mgr., 92 William St., New York.

Royal Insurance Company, Ltd.,

Liverpool, England.

E. F. Beddall, Gen. Atty., 84 William St., New York.

Rolla V. Watt, Mgr., Pine and Sansome Sts., San Francisco.

Scottish Union & National Insurance Company.

Edinburgh, Scotland.

James H. Brewster, U. S. Mgr., 75 Elm St., Hartford, Conn.

Security Insurance Company.

49 Elm St., New Haven, Conn.

John W. Alling, President; Victor Roth, Secretary.

Edward E. Potter & Sons, Gen. Agts., 576 Sacramento St., San Francisco.

Walter D. Williams, Mgr. Hail Department, Rockford, Ill.

Springfield Fire & Marine Insurance Company.

195 State St., Springfield, Mass.

A. W. Damon, President; W. J. Mackay, Secretary.

Geo. W. Dornin, Mgr., California and Montgomery Sts., San Francisco.

St. Paul Fire & Marine Insurance Company.

Fifth and Washington Sts., St. Paul, Minn.

F. R. Bigelow, President; A. W. Perry, Secretary.

Christensen & Goodwin, Mgrs., 241 Sansome St., San Francisco.

Standard Fire Insurance Company.

18 Asylum St., Hartford, Conn.

M. L. Hewes, President; H. B. Anthony, Secretary.

C. C. Kinney, Mgr., Merchants Exchange Bldg., San Francisco.

Hedwall-Sundberg Co., Gen. Agts., Hail Dept., Minneapolis, Minn.

State Assurance Company.

Liverpool, England.

James H. Brewster, U. S. Mgr., 75 Elm St., Hartford, Conn.

Sterling Fire Insurance Company.

115 W. Penn St., Indianapolis, Ind.

John C. Billheimer, President; Oscar L. Ross, Secretary.

Sun Insurance Office.

London, England.

J. J. Guile, U. S. Mgr., 54 Pine Street, New York.

Wayman & Henry, Gen. Agts., Sansome & Sacramento Sts., San Francisco, Cal.

Svea Insurance Company.

Gothenburg, Sweden.

M. L. Duncan, U. S. Mgr., 100 William St., New York.

Edw. Brown & Sons, Mgrs., 202-204 Sansome St., San Francisco.

Twin City Fire Insurance Company.

622-629 Second Ave. S., Minneapolis, Minn.

Geo. A. Mowry, President; W. A. Gordan, Secretary.

Union Assurance Society, Ltd.

London, England.

A. H. Wray, U. S. Mgr., 55 John Street, New York.

Harry H. Smith, Mgr., 433 California St., San Francisco.

Vulcan Fire Insurance Company.

Oakland, California.

Tom L. Grant, President; Arnold Hodgkinson, Secretary.

Guy Francis, Underwriting Mgr., 229 Sansome St., San Francisco.

Westchester Fire Insurance Company.

100 William St., New York.

Geo. R. Crawford, President; Otto E. Schaefer, Secretary.

B. J. Smith, Mgr., Insurance Exchange, San Francisco.

Western Assurance Company.

22 Wellington St., East, Toronto, Canada.

W. B. Meikle, Gen. Mgr.; C. C. Foster, Secretary.

H. T. Lamey, Mgr., Denver, Colo.

Williamsburg City Fire Insurance Company.

95 William St., New York.

Geo. R. Branson, President; David J. Burtis, Secretary.

W. W. Alverson, Mgr., 374 Pine St., San Francisco, Cal.

Yorkshire Insurance Company, Ltd.

York, England.

Frank & Du Bois, U. S. Mgrs., 80 Maiden Lane, New York.

McClure Kelly, Mgr., Insurance Exchange, San Francisco, Cal.

Life Companies

Aetna Life Insurance Company.

650 Main Street, Hartford, Conn.

M. G. Bulkeley, President; C. E. Gilbert, Secretary.

Accident Department, E. C. Higgins, Secretary.

American Bankers Insurance Company.

43-45 E. Ohio St., Chicago, Ill.

Ernest W. Spicer, President; James P. Whedon, Secretary.

American Life Insurance Company.

Ninth and Walnut Sts., Des Moines, Iowa.

H. J. Klemme, President; J. C. Griffith, Secretary.

Amicable Life Insurance Company.

Fifth and Austin Sts., Waco, Texas.

Artemas R. Roberts, President; A. R. Wilson, Secretary.

Bankers Life Company.

Sixth and Locust Sts., Des Moines, Ia.

E. E. Clark, President; G. S. Nollen, Secretary.

The Bankers Reserve Life Company.

Fifteenth and Farnam Sts., Omaha, Neb.

Bascom H. Robinson, President; Ray C. Wagner, Secretary.

California State Life Insurance Company.

Forum Building, Sacramento, Cal.

Marshall Diggs, President; J. R. Kruse, Secretary.

Capitol Life Insurance Company of Colorado.

Sixteenth and Curtis Sts., Denver, Colo.

Thos F. Daly, President; Fred W. Bailey, Secretary.

Central Life Assurance Society of the United States.

Flynn Bldg., Des Moines, Iowa.

George B. Peak, President; H. G. Everett, Secretary.

W. I. Fraser, State Mgr., Missoula, Montana.

Central States Life Insurance Company.

402 Central National Bank Bldg., St. Louis, Mo.

Frank P. Crunden, President; W. H. McBride, Secretary.

V. F. Larson, Mgr. Western Dept., Foster Bldg., Denver, Colo.

Continental Life Insurance Company.

500 McCornick Bldg., Salt Lake City, Utah.

F. J. Hagenbarth, President, M. B. Johnson, Secretary.

Equitable Life Assurance Society of the United States.

165 Broadway, New York.

Wm. A. Day, President; William Alexander, Secretary.

Rickards & Ellis, Mgrs., Helena, Mont.

Fidelity Mutual Life Insurance Company.

112-116 Broad St., Philadelphia, Pa.

Walter LeMar Talbot, President; Chas. G. Hodge, Secretary.

First National Life & Accident Insurance Company.

Pierre, South Dakota.

Loring E. Gaffey, President; J. R. Morrison, Secretary.

Germania Life Insurance Company.

50 Union Square, New York.

Hubert Cillis, President; Carl Heye, Secretary.

F. B. Linderman, State Agent, Helena, Montana.

Guarantee Fund Life Association.

Brandeis Building, Omaha, Neb.

J. C. Buffington, President; J. W. Hughes, Secretary.

International Life Insurance Company.

Eighth and Chestnut Sts., St. Louis, Mo.

Massey Wilson, President; W. F. Grantges, Secretary.

Philip Harding, Gen. Agt., Spokane, Wash.

Kansas City Life Insurance Company.

Rialta Bldg., Kansas City, Mo.

J. B. Reynolds, President; Fred W. Fleming, Secretary.

D. M. Hynds, Gen. Agt., Billings, Mont.

Manhattan Life Insurance Company.

64-70 Broadway, New York City.

Thos. E. Lovejoy, President; Melvin De Mott, Secretary.

Merchants Life Insurance Company.

Main and Jefferson Sts., Burlington, Iowa.

John J. Seerley, President; F. J. Kuhlemeier, Secretary.

Metropolitan Life Insurance Company.

1 Madison Ave., New York City.

John R. Hegeman, President; James S. Roberts, Secretary.

Geo. B. Scott, Mgr., 600 Stockton St., San Francisco.

Minnesota Mutual Life Insurance Company.

Commerce Bldg., St. Paul, Minn.

E. W. Randall, President; T. A. Phillips, Secretary.

Missouri State Life Insurance Company.

Chemical Bldg., St. Louis, Missouri.

Edmund P. Melson, President; T. F. Lawrence, Secretary.

Jas. M. Rhoades, Gen. Agt., Missoula, Mont.

Montana Life Insurance Company.

Helena, Montana.

A. C. Johnson, President; J. M. Miller, Secretary.

H. R. Cunningham, Vice President and Gen. Mgr.

Mutual Benefit Life Insurance Company.

750 Broad St., Newark, N. J.

Frederick Frelinghuysen, President; J. Wm. Johnson, Secretary.

Ira L. Gregory, Gen. Agt., Helena, Mont.

Mutual Life Insurance Company.

34 Nassau St., New York.

Chas. A. Peabody, President; Wm. J. Easton and Wm. F. Dix, Sec'ys.

W. H. Shields, Mgr., Old National Bank Bldg., Spokane, Wash.

National Life Insurance Company of Montana.

State Savings Bank Bldg., Butte, Montana.

T. C. Witherspoon, President; A. T. Morgan, Secretary and Gen. Mgr.

National Life Insurance Company.

116 State St., Montpelier, Vermont.

Jos. A. De Boer, President; Osman D. Clark, Secretary.

Francis E. Heller, State Agent, Helena, Montana.

National Life Insurance Company of the U. S. A.

29 So. La Salle St., Chicago, Ill.

A. M. Johnson, President; Robert D. Lay, Secretary.

New World Life Insurance Company.

Old National Bank Bldg., Spokane, Wash.

John J. Cadigan, President; Edward J. O'Shea, Secretary.

New York Life Insurance Company.

346 Broadway, New York.

Darwin P. Kingsley, President; Seymour M. Ballard, Secretary.

Homer Bostwick, Agency Director, Butte, Mont.

Northwestern Mutual Life Insurance Company.

Cor. Broadway and Michigan Sts., Milwaukee, Wis.

Geo. C. Markham, President; A. S. Hathaway, Secretary.

Sam D. Goza, Gen. Agt., Helena, Mont.

Northwestern National Life Insurance Company.

Cor. Nicollet Ave. and Eleventh St., Minneapolis, Minn.

John T. Baxter, President; M. V. Jenness, Secretary.

Pacific Mutual Life Insurance Company.

Sixth and Olive Sts., Los Angeles, Cal.

Geo. I. Cochran, President; C. I. D. Moore, Secretary.

Penn Mutual Life Insurance Company.

921-925 Chestnut St., Philadelphia, Pa.

Geo. K. Johnson, President; John Humphreys, Secretary.

Sol Poznanski, Gen. Agt., Helena, Mont.

Pioneer Life Insurance Company.

Pioneer Bldg., Fargo, North Dakota.

Wm. A. Scott, President; J. J. Feckler, Secretary.

The Prudential Insurance Company of America.

755-769 Broad St., Newark, N. J.

Forrest F. Dryden, President; Willard I. Hamilton, Secretary.

Security Mutual Life Insurance Company.

Court and Exchange Sts., Binghamton, N. Y.

Frederic W. Jenkins, President; Chas A. LaDue, Secretary.

State Life Insurance Company of Montana.

Great Falls, Montana.

Geo. H. Stanton, President; F. E. Beaty, Secretary.

Travelers Insurance Company.

700 Main St., Hartford, Conn.

Sylvester C. Dunham, President; James L. Howard, Secretary.

Union Central Life Insurance Company.

1-7 W. Fourth St., Cincinnati, Ohio.

Jesse R. Clark, President; Geo. L. Williams, Secretary.

Western Union Life Insurance Company.

1023 Riverside Ave., Spokane, Wash.

R. L. Rutter, President; J. N. Wright, Secretary.

Miscellaneous Companies

Aetna Accident & Liability Company.

650 Main St., Hartford, Conn.

M. G. Bulkeley, President; J. Scofield Rowe, Secretary.

American Casualty Company.

Perkins Building, Tacoma, Wash.

J. E. Chilberg, President; Fred S. Fogg, Secretary.

American Surety Company of New York.

100 Broadway, New York City.

F. W. Lafrenz, President; Wm. A. Brandt, Secretary.

William E. McKell, Mgr., Boston Bldg., Salt Lake City, Utah.

Bankers Casualty Company.

McKnight Bldg., Minneapolis, Minn.

R. B. Beson, President; S. L. Beson, Secretary.

Casualty Company of America.

68 William Street, New York.

Edwin W. DeLeon, President; John S. Jenkins, Secretary.

Continental Casualty Company.

Hammond, Indiana.

H. G. B. Alexander, President; W. H. Betts, Secretary.

General Offices, 910 Michigan Avenue, Chicago, Illinois.

Employers' Liability Assurance Corporation.

London, England.

Samuel Appleton, U. S. Mgr., 33 Broad St., Boston, Mass.

Equitable Surety Company.

Broadway and Locust Sts., St. Louis, Mo.

B. J. Tausig, President; Walter H. West, Secretary.

Passmore & Co., Gen. Agts. for Montana, Butte, Mont..

Fidelity & Casualty Company.

92 Liberty St., New York.

Robert J. Hillas, President; Theodore E. Gaty, Secretary.

Fidelity & Deposit Company of Maryland.

Charles and Lexington Sts., Baltimore, Maryland.
Edwin Warfield, President; Robert S. Hart, Secretary.

Frankfort General Insurance Company.

Frankfort-on-the-Main, Germany.
C. H. Franklin, U. S. Mgr., 123-133 William St., New York.
Walter A. Chowen, Gen. Agt., 340 Sansome St., San Francisco.

Guardian Casualty & Guaranty Company.

400 McCornick Bldg., Salt Lake City, Utah.
W. S. McCornick, President; Thos. W. Sloan, Secretary.

Hartford Steam Boiler Inspection and Insurance Company.

56 Prospect St., Hartford, Conn.
L. B. Brainerd, President; C. S. Blake, Secretary.
Thos E. Shears, Gen. Agt., Gas and Electric Bldg., Denver, Colo.

Lloyd's Plate Glass Insurance Company.

61-63 William St., New York City.
William T. Woods, President; Chas. E. W. Chambers, Secretary.
Christensen & Goodwin, Mgrs., 241 Sansome St., San Francisco.

London & Lancashire Guarantee & Accident Company.

Toronto, Canada.
A. G. McIlwaine, Jr., U. S. Mgr., 57-59 William St., New York City.
Sam B. Stoy, Mgr., 332 Pine St., San Francisco.

Maryland Casualty Company.

Baltimore, Maryland.
John L. Stone, President; James F. Mitchell, Secretary.
Guernsey-Newton Co., Gen. Agts., Spokane, Wash.

Massachusetts Bonding & Insurance Company.

77-85 State St., Boston, Massachusetts.
T. J. Falvey, President; John T. Burnett, Secretary.
Accident and Health Department, Saginaw, Mich. -

Merchants Life & Casualty Company.

329 Plymouth St., Minneapolis, Minn.
M. J. McMichael, President; C. C. Thomas, Secretary.

Metropolitan Casualty Insurance Company.

47 Cedar St., New York.

Eugene H. Winslow, President; S. Wm. Burton, Secretary.

Midland Casualty Company.

Insurance Exchange, Chicago, Illinois.

F. S. Cable, President; E. J. Johnson, Secretary.

Montana Livestock & Casualty Insurance Company.

Helena, Montana.

Edwin L. Norris, President; George B. Conway, Secretary.

National Casualty Company.

Majestic Building, Detroit, Mich.

W. G. Curtis, President; E. A. Grant, Secretary.

W. H. Owen & Co., Mgrs., 28 Babcock Bldg., Billings, Mont.

National Surety Company.

115 Broadway, New York City.

Wm. B. Joyce, President; Hubert J. Hewitt, Secretary.

W. K. Armstrong, State Mgr., Helena, Mont.

New York Plate Glass Insurance Company.

Maiden Lane and William Sts., New York.

Major A. White, President; J. Carroll French, Secretary.

North American Accident Insurance Company.

209 South La Salle St., Chicago, Ill.

E. C. Waller, President; A. E. Forrest, Secretary.

J. R. Moyle, State Agent, Butte, Montana.

Ocean Accident & Guarantee Corporation, Ltd.

London, England.

Wm. J. Gardner, U. S. Mgr., 59 John St., New York.

Preferred Accident Insurance Company.

80 Maiden Lane, New York City.

Kimball C. Atwood, President; Wilfrid C. Potter, Secretary.

F. A. Timby, Gen. Agt., 312 Boston Bldg., Salt Lake City, Utah.

Geo. F. Ingram, State Agt., Helena, Mont.

Royal Indemnity Company.

84 William St., New York.

Edward F. Beddall, President; Wm. Mackintosh, Secretary.

Rolla V. Watt, Mgr., Pine and Sansome Sts., San Francisco.

Standard Accident Insurance Company.

Penobscot Bldg., Detroit, Mich.

Lem W. Bowen, President; J. S. Heaton, Secretary.

State Farmers' Mutual Hail Insurance Company.

Waseca, Minnesota.

F. T. Day, President; C. H. Watson, Secretary.

J. C. Turner, State Agent, Fargo, N. D.

St. Paul Mutual Hail & Cyclone Insurance Company.

Pioneer Bldg., St. Paul, Minn.

L. C. Stebbins, President; G. R. Walding, Secretary.

United States Fidelity and Guaranty Company.

Baltimore, Maryland.

John R. Bland, President; Geo. R. Callis, Secretary.

Friederichs & Price, General Agents, Helena, Montana.

Western Accident & Indemnity Company.

Power Block, Helena, Montana.

H. D. Cook, President; C. P. Jones, Secretary.

Western Life & Accident Company.

Gas and Electric Bldg., Denver, Colo.

Thos. T. Gregory, President; R. V. Towner, Secretary.

C. P. Porter, State Mgr., Hirbour Bldg., Butte, Mont.

